

Town of Cochrane Senior Housing Study

An analysis of the housing needs of the aging population.

March 2009

Leclair Planning Consultancy

ACKNOWLEDGEMENTS

The Cochrane Seniors Assisted Living Committee, a Committee of Council, provided ongoing support and leadership in the development of the study. Special recognition is given to committee member Gilles Chartrand who volunteered to translate the Seniors Housing Survey.

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EXECUTIVE SUMMARY

It has been well reported nationally that the aging of the Canadian population will accelerate over the next three decades as individuals from the baby boom generation - those born between 1946 and 1965 - begin turning age 65. The changing socio-demographic structure of society will have a significant impact on Canada's housing infrastructure.

Ensuring that seniors have access to a range of housing options to meet their changing needs and allow them to maintain the highest quality of life possible has become a priority for many communities across the country, including the Town of Cochrane.

The purpose of this needs analysis study, commissioned by Town Council, is to provide community leaders with an overview of the current and future housing needs of the aging population and provide direction on the creation of an appropriate and supportive senior housing continuum.

The study was developed pursuant to an analysis of socio-demographic data, key reports, and the findings of a survey of the needs and preferences of seniors living within the community of Cochrane. Feedback obtained from residents who participated in three public forums, key stakeholders, service providers and members of the Cochrane Seniors Assisted Housing Committee also informed the needs analysis.

The study draws heavily upon one of the most comprehensive reports completed to date on seniors' housing in the Province of Ontario - the *North East Local Health Integration Network Seniors Residential/Housing Options – Capacity Assessment and Projections* released in draft form in November 2008.

While this report does not provide community specific data, inferences are made to the Town of Cochrane level from the capacity assessment and projections outlined. Data sets from this report were used to supplement and validate data findings obtained from the Town of Cochrane Seniors' Housing Survey completed in October 2008.

This report also encourages communities who are looking to enhance their senior housing infrastructure to perceive options along a seniors housing continuum which considers affordability, level of supportive services required as one ages, and emphasizes a range of choices based on individual needs and preferences.

This approach is also supported by a federal initiative titled the Age-Friendly Rural/Remote Communities Initiative which suggests that rural communities who are 'age-friendly' have the following features:

- Availability of affordable apartments and independent living options;
- Availability of affordable (including subsidized) housing;
- Availability of supports so people can remain at home;
- Availability of assisted living options;
- Availability of condos and smaller homes for sale;
- Availability of long-term care options; and,
- Close proximity to services.

A number of seniors who responded to the local survey shared that they hoped to live in their private dwellings for many years to come, yet their ability to live independently

depended on their overall health. For seniors who prefer to remain at home, survey results suggest that their ability to age in place would be enhanced if they had access to assistance with lawn maintenance and snow removal (85%) and assistance with basic housekeeping functions such as laundry, cleaning and meal preparation (39%), in addition to other home care services.

Local seniors also stressed that due to unforeseen circumstances their housing needs could change rapidly, and that the community needed to ensure that other housing options were available to them. When asked about alternatives they had considered, they noted the following:

- A building for seniors (43%)
- A retirement home (42%)
- An apartment (36%)
- A smaller home (14%)
- Family or friends (6%)
- Long-term care home (4%)

Currently, there are numerous regional and provincial efforts focused on enhancing access to housing-related community support services for seniors. While these efforts are acknowledged, there remains a need locally for some form of assisted living - either retirement home living or supportive housing.

Retirement homes are privately owned rental accommodations for seniors who are able to manage and pay for their own care. Generally, retirement homes are designed for seniors who need minimal to moderate support with their daily living activities. Accommodations range from shared rooms to bachelors, 1-bedroom units and 2-bedroom units. Most retirement homes offer meals, housekeeping, laundry, and recreational and social programs, and have a common dining room and lounge.

Supportive housing is intended to assist seniors who want to live independently but require periodic support. Services typically include on-site personal care and support, daily visits or phone 'check-ins' and can also include services like shopping, meals, and transportation. Most supportive housing buildings offer amenities such as meeting rooms and lounges. Supportive housing services can be provided to a cluster of individuals living independently in an apartment or condominium facility or can extend to all tenants within a building designated as a supportive housing facility.

To inform this report demand projections for both options were completed. It is important to stress that retirement home demand projections are different than supportive housing projections as they reflect a lower level of interest given that the high cost of retirement living makes this option unaffordable for many seniors. Retirement homes are not subsidized by government.

In the Town of Cochrane, it is estimated that between 12 and 25 individuals' age 75+ would benefit from access to a retirement home. If one then assumes a projected increase in this segment of the population of 50% by the year 2031 then one could assume that future demand for retirement living within the community would be in the range of 18 to 38 individuals (not units).

Assuming that 50% of these seniors are living with a partner then one could estimate that 14 to 29 retirement living units would be required. Price point for these units would be in the range of \$1,500 to \$2,500, depending on unit size and features. It is stressed that further work will need to be done on the conceptual housing model before a determination is made on the appropriate ratio of single units relative to shared units, which in turn will affect the financial feasibility of the project. Strategic partnerships to offset operational costs, given the small size of the facility will also need to be considered.

Looking at need from a supportive housing viewpoint it is estimated that currently between 16 and 34 individuals would benefit from a supportive housing environment. Projections are that this range would rise to between 26 and 53 individuals by the year 2031.

Assuming that 25% of these individuals are living with a partner then one could estimate the number of required units to be in the range of 23 to 47 units. Alternatively if one assumes that 50% of these individuals will be living with a partner, then one could estimate the number of required units to be in the range of 20 to 40 units. As previously noted further work will need to be done on the conceptual housing model before a determination is made on the appropriate ratio of single units relative to shared units.

Based on the median income of seniors who are 65 to 74 years of age, it is suggested that affordable rents would be in the range of \$508 to \$846. Based on the median income of seniors who are 75 years of age and over, it is suggested that affordable rents would be in the range of \$478 to \$797.

To make this option affordable for seniors whose only source of income is OAS and GIS, then provincial/ municipal subsidies would be required as affordable rental rates for this segment would be about \$350 per month (based on 30% of income). It should also be noted that supportive housing buildings with subsidized units are subject to design and rental rate restrictions.

Cost of services and support options would be over and above these rental rates, likely in the \$500 to \$600 range but highly dependent on the services and supports provided.

The concept of 'continuing care retirement communities' or CCRC is one that may be of interest to the Town of Cochrane. CCRC offer services and housing packages that allow or facilitate access to independent living, assisted living, and long-term care homes.

While a community needs to tailor a CCRC concept to its own realities and aspirations, what is important to highlight is that by consolidating senior housing resources under a common administrative structure a coordinated and comprehensive assortment of senior housing alternatives can be created.

The figure noted below provides an idea of how the senior housing continuum in the Town of Cochrane could evolve. The shaded entries represent housing alternatives that could be developed to complement those options already in place in the community. An approach which also ensures that consideration is given to how the development of one option impacts the entire senior housing continuum.

A coordinative mechanism is needed to provide leadership to the senior housing continuum and could be administered from an assisted living complex, for example, with leadership from a non-profit oversight group similar to the Cochrane Seniors Assisted Living Committee.

An assisted living option could be based on either a supportive housing model or a retirement living model, or some combination of both allowing for more modest and deluxe units with rents being geared to income. Strategic partnerships will be needed to ensure the viability of an assisted living model, as the sharing of resources and programs will be needed to create a sustainable venture.

Proposed Senior Housing Continuum for the Town of Cochrane

Centralized Coordinative Mechanism					
Housing Related Services and Supports for Seniors	Private Retirement Rentals Modified for Seniors	Senior Social Housing	Supportive Housing Facility	Retirement Living Facility	Long-Term Care Home
			OR		
		*93 1-bedroom units currently in place)	*16 to 34 individuals present day projection *26 to 53 individuals by the year 2031	*12 to 25 individuals present day projection *18 to 38 individuals by the year 2031	*33 district beds located in the community

It is also worthy of mention that the Francophone and Anglophone seniors’ clubs in the Town of Cochrane represent a tremendous opportunity to capitalize on the social and recreational activities being organized by members. Linkages should be made between these clubs and the senior housing continuum.

Funding opportunities and the province’s willingness to consider innovation will influence whether supportive housing or retirement living or some combination can be pursued by the Town of Cochrane. Additionally, the nature of strategic partnerships that can be negotiated will greatly influence the financial feasibility of the assisted living model.

As the community explores opportunities, they are encouraged to submit letters of intent to both the North East Local Health Integration Network and the Cochrane District Social Services Administration Board.

The North East Local Health Integration Network is responsible for planning, integrating and funding health care services across the region, and is a member of a committee reviewing the need for a provincial supportive housing policy framework. They may be interested in innovative projects geared towards meeting the housing needs of seniors living in rural communities. They do not however provide infrastructure funding.

The Cochrane District Social Services Administration Board is the area’s service manager for the Canada-Ontario Affordable Housing Program, which is focused in part on encouraging modest and affordable rental housing developments. An assisted living model designed taking into consideration the program’s guidelines may be in a better position to benefit from infrastructure dollars that become available under this program.

1. INTRODUCTION

It has been well reported nationally that the aging of the Canadian population will accelerate over the next three decades as individuals from the baby boom generation - those born between 1946 and 1965 - begin turning age 65. Between 2005 and 2036, the number of seniors in Canada is projected to increase from 4.2 million (or 13.2% of the total population) to 9.8 million (24.5% of the total population)¹.

The changing socio-demographic structure of society will have a significant impact on Canada's housing infrastructure. Ensuring that seniors have access to a range of housing options to meet their changing needs and allow them to maintain the highest quality of life possible has become a priority for many communities across the country, including the Town of Cochrane.

The purpose of this report, commissioned by Town Council, is to provide community leaders with an in-depth analysis of the current and future housing needs of the aging population and provide direction on the creation of an appropriate and supportive housing continuum which responds to the needs and preferences of this growing segment of the local population.

2. STUDY PURPOSE

The Town of Cochrane has identified seniors housing as a municipal strategic priority. To inform the development of initiatives that would support this strategic priority area, Town Council established the Cochrane Seniors Assisted Housing Committee to guide the completion of a needs analysis.

Needs identified will help direct local leaders in their efforts to secure funding and approvals to move ahead with enhancements to the existing housing infrastructure for the benefit of seniors living within the Town of Cochrane.

3. METHODOLOGY

3.1. Study Approach

The methodology for the development of the needs analysis report was based on the following approach:

1. Meet with the Cochrane Seniors Assisted Housing Committee to finalize study methodology, obtain background information and reports, and identify key organizations that should be interviewed to inform the study;
2. Undertake an analysis of pertinent statistical data to inform the development of a socio-economic profile of the local population;
3. Research policy directions and pertinent housing reports;
4. Interview select organizations to obtain sector information specifically:

¹ Statistics Canada – Catalogue no. 89-519 139 *A Portrait of Seniors in Canada*, 2006.

- North East Community Care Access Centre
 - Lady Minto Hospital and Villa Minto
 - Cochrane District Social Services Administration Board
 - Polar Bear Habitat/Cochrane Economic Development Corporation
 - Cochrane District Housing Support Services Inc.
5. Develop a survey tool to gather information from seniors on their housing needs and preferences. Translate the survey and post it on-line for ease of access;
 6. Host 3 forums to inform local seniors about the housing study and disseminate the survey tool;
 7. Input all completed surveys into a relational database to allow for an analysis of data findings;
 8. Compile information and data findings into a draft report. Disseminate report for discussion purposes to the members of the Cochrane Seniors Assisted Housing Committee and discuss findings with key service providers, namely:
 - Porcupine VON - Victoria Order of Nurses
 - Cochrane Community Living
 - Minto Counselling
 - Porcupine Health Unit
 9. Integrate feedback received into a final report and submit the report to the Cochrane Seniors Assisted Housing Committee for approval.

3.2. Study Limitations

Completion of the Survey

Understanding the housing needs and preferences of seniors within the Town of Cochrane necessitated the collection of personal information. Despite efforts to minimize the number of intrusive and personal questions, particularly with regards to income, it was necessary to ask seniors a few questions pertaining to their ability to afford specific housing options. Unfortunately, a significant number of respondents chose not to answer these important questions.

Feedback obtained from respondents suggests that some seniors were taken aback by the potential high cost of retirement living, which in turn contributed to high number of individuals who chose not to answer question pertaining to their ability to afford various retirement living options. An outcome that emphasizes the importance of ensuring that senior housing is relatively affordable.

Generalization of Survey Findings

It is important to stress that despite the completion of the Town of Cochrane Seniors Housing Survey by almost 10% of the senior population; the survey findings represent the views of the respondents and cannot be generalized to the overall elderly population. Generalization would have required randomized sampling and a larger sample size.

Despite this fact, data analysis included a comparison of survey data with other robust data sources such as Statistics Canada's census data. By supplementing survey findings with census data, the information was validated and set into a larger context.

It is also noted that the senior population targeted primarily by the survey, were those who are relatively active in the community as presentations were made to the Anglophone and Francophone seniors' clubs. Surveys were distributed at these venues, in addition to a public forum. This reality is reflected in the low number of individuals who identify themselves as living in a long-term care home or being in receipt of community support services.

4. ENVIRONMENTAL CONTEXT

4.1. Town of Cochrane Seniors' Housing Infrastructure

Typical of many rural communities across Ontario, residents of the Town of Cochrane have a limited range of housing alternatives to consider as they age. Options currently include social housing units, private market rentals, privately owned dwellings, and placement within a long-term care home.

Social Housing

Within the community of Cochrane, the Cochrane District Social Services Administration Board's (CDSSAB) Housing Services administers a number of social housing units which are geared specifically to seniors. Units are available at either market rent or rent-geared-to-income. Rent-geared-to-income (RGI) assistance is intended for households with low or moderate income who, for a variety of reasons, are unable to find suitable and/or affordable housing in the private rental market.

Housing assistance is provided also to families, seniors, couples, single people and people with special needs living in a variety of buildings such as townhouses, apartments, singles and semi-detached dwellings.

In the Town of Cochrane, there are 4 buildings where seniors who are 60 years of age and older are prioritized ([Table 1](#)). It is noted however that in these buildings some units, particularly second floor units, are rented to non-seniors in an effort to keep vacancy rates low. Second floor units are often less desirable for seniors because of the need to walk up a flight of stairs and the fact that washers and dryers are located on the main floor.

CDSSAB data² for the four seniors' buildings in the Town of Cochrane reveal that:

- There are currently 93 tenants occupying 1 bedroom units;
- There are no 2 bedroom units;
- The average age of tenants in these 1 bedroom units is 64;
- There are 56 individuals on a waitlist for a 1 bedroom unit, 45% of which applied for a second floor unit and 55% for a unit on the main floor;
- Age of the 28 seniors (60+) on wait list is as follows: 7 are between 60-64; 5 are between 65-69; 7 are between 70-74; 5 are between 75-79; and 4 are between 80-84; and,

² Housing statistics dated May 21st, 2008.

- The average age of applicants on the waitlist for second floor units (with stairs) is 47 years compared to 64 years for main floor units (no stairs).

Table 1: Inventory of Seniors' Buildings Operated by CDSSAB Housing Services

BUILDING NAME	ADDRESS	BUILDING TYPE	# OF UNITS	DESCRIPTION
Villa Genier	2301 Genier Road	Apartment	10	1 bedroom units all of which are accessible; located in the country about 25 km from the downtown area
Pioneer Villa	235 13 th Avenue	Walkup	15	1 bedroom units in a two storey walk-up; 7 accessible units; 8 units on the second storey; located near the downtown area
Maple Villa	436 11 th Avenue	Walkup	37	1 bedroom units in a two storey walk-up; 17 accessible units; and 20 units on the second storey; located next to the hospital
Birch Villa	437 11 th Avenue	Walkup	31	1 bedroom units in a two storey walk-up; 14 accessible units; and 17 units on the second storey; located near the hospital

The rate of turnover within these buildings varies from year to year ranging from a high of about 23% in 2002 to a low of 15% in 2006. In 2007, 15 units became available representing a turnover rate of 16%.

It is also noted that most units (87%) are occupied by single tenants. Villa Genier has the highest percentage of units occupied by couples (50%).

An analysis of the age profile of tenants in the community's four seniors buildings reveals that about 30% of units, many of which are second storey units, are occupied by individuals who are younger than 60 years of age. Tenants that are between 60 and 79 years of age account for 53% of all tenants. Those older than 80 years of age account for 17% of all tenants (Table 2).

Table 2: Profile by Age of Tenants in Buildings Operated by CDSSAB Housing Services, 2008

Building	Less than 59	60-64	65-69	70-74	75-79	80-84	85+	Total Tenants
Maple Villa	16	5	5	3	3	4	1	37
Pioneer Villa	4	3	3	3	2	0	0	15
Birch Villa	5	2	2	4	7	6	5	31
Villa Genier	3	1	3	2	1	0	0	10
Total (#)	28	11	13	12	13	10	6	93
Total (%)	30%	12%	14%	13%	14%	11%	6%	100%

CDSSAB also shared information on whether tenants paid market rent or RGI. Data outlined in Table 3 reveal that 80% of all tenants (all age groups) pay a rental rate that is geared to their income. Table 4 provides a summary of the maximum and minimum RGI paid and the market rent charged at each site.

Table 3: Breakdown of Tenants Who Pay Market Rent and Rent Geared to Income, by Building, 2008

Building	Market Rent	RGI	Total Units
Maple Villa	8	29	37
Pioneer Villa	1	14	15
Birch Villa	6	25	31
Villa Genier	4	6	10
Total (#)	19	74	93
Total (%)	20%	80%	100%

Table 4: Summary of RGI (Max/Min) and Market Rent by Building, 2008

Building	Minimum RGI	Maximum RGI	Average RGI	Market Rent
Maple Villa	\$121	\$492	\$278	\$520
Pioneer Villa	\$145	\$430	\$290	\$520
Birch Villa	\$139	\$483	\$378	\$520
Villa Genier	\$121	\$239	\$152	\$385

Long-term Care Home

Also located within the community is Villa Minto, a 33-bed long-term care home. The facility is in a wing of the Lady Minto Hospital yet is a separate and distinct entity designed as a home and administered according to the guidelines and standards of the Ministry of Health and Long Term Care (MOHLTC).

Long-term care homes are designed for people who require access to 24-hour nursing care and supervision within a secure setting. In general, long-term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing. Application for admission into all provincially regulated long-term care homes can only be made through Community Care Access Centres.

Villa Minto provides the following supportive services to its residents:

- Nursing and personal care
- Assistance with activities of daily living
- Treatment and medication administration
- Special diets
- Laundry service
- Room and board
- Social/recreation programs
- Physician services
- On site therapy
- Other optional services (*i.e.*, pastoral care)

There are two types of accommodations at Villa Minto, basic/standard rooms and preferred rooms which include five private and 14 semi-private rooms. There is an additional charge for preferred rooms.

The MOHLTC pays for the care residents receive and the resident is responsible for accommodation costs (Table 5). The accommodation rates are standard throughout Ontario and are adjusted periodically by the MOHLTC.

Table 5: Accommodation Rates in Ontario’s Long-Term Care Homes, 2008

ACCOMMODATION TYPE	MONTHLY RATE
Basic	\$1,578.02
Semi-private	\$1,821.35
Private	\$2,125.52

Source: NE CCAC, December 2008.

The accommodation rate charged is determined by the MOHLTC and is based on the maximum allowable combined pension paid under the Old Age Security (OAS), Guaranteed Income Supplement (GIS) and the Guaranteed Annual Income Supplement (GAINS) less the approved allowable comfort allowance. The rate charged is adjusted in accordance with the resident’s annual income and unique circumstances.

4.2. North East Local Health Integration Network

The North East Local Health Integration Network (NE LHIN) is one of 14 LHINs established across the Province of Ontario. The NE LHIN is responsible for planning, integrating and funding health care services for the population of Northeastern Ontario. The NE LHIN coordinates services among more than 200 health care service providers within the region. There are three significant initiatives being led by the NE LHIN that warrant mention within a seniors’ housing study. Each initiative is discussed in the sections that follow.

Also noted in the following section are the findings of the AFRRCI which stands for Age-Friendly Rural/Remote Communities Initiative endorsed in the fall of 2005, by the Federal, Provincial, and Territorial Ministers responsible for seniors. AFRRCI findings provide a framework for rural communities to consider as they move forward with seniors housing and related initiatives.

4.2.1. Alternate Level of Care Action Plan

Across the North East, a number of hospitals have been challenged by the growing number of alternate level of care (ALC) patients. An ALC patient has finished the acute care phase of his/her treatment but remains in an acute care hospital because a more appropriate alternate care option is not readily available.

Unable to discharge patients to an alternate setting, a hospital’s ability to admit patients and provide acute care can become compromised. While the ALC problem is complex and multifaceted, gaps in services and housing supports available to seniors have been identified as a significant contributing factor as limited supply increases demand for long-term care home beds, which increases wait lists for these beds, which in turn affects ALC patient days.

ALC pressures within the North East's largest cities reached such a critical point in the recent past that focused attention on the challenges being faced was required to facilitate the identification and implementation of solutions. In response the NE LHIN established four ALC Task Forces to assist with the resolution of the ALC challenges culminating in the creation of a report titled *A Review of Alternate Level of Care Pressures in North East Ontario: Findings and Recommended Strategies (December 2007)*.

This report informed the NE LHIN's development of an Alternate Level of Care Action Plan³ which identified a number of strategic directions to mitigate current and future ALC pressures across the region. The Action Plan identified six strategic directions five of which relate to seniors and the provision of an optimum range of services and supports allowing for the appropriate care to be delivered in the most appropriate care setting.

Strategic direction #4 highlights the importance of having "appropriate community settings (options) and seniors' programs within those settings" and discusses the need for further work to identify the right mix and number of 'beds' in each community challenged by ALC pressures, specifically:

- # of additional long-term care beds
- # of supportive and/or rent geared to income units
- # of convalescent care beds
- # of hospice beds

Given the capital requirements involved within the development of these senior housing alternatives, the NE LHIN recognizes the need to work with the MOHLTC, and other provincial and municipal funding bodies to secure capital funding for communities to move ahead with these important projects.

4.2.2. Aging at Home Strategy

On August 28, 2007, the MOHLTC announced the Aging at Home Strategy with an aim to reinforce the ability of community support services to allow seniors to live healthy, independent lives in their own homes. The three-year \$700 million provincial initiative is being led by LHINs, with each LHIN receiving a specific funding allocation to meet the needs of their catchment area.

Implementation of the Aging at Home Strategy will occur over a three year period as districts/communities receive their financial allotment (Table 6). Programs and services funded will be used to establish and enhance supports that will allow seniors to live healthy, active and independent lives in their own homes.

³ *North East Local Health Integration Network Alternate Level of Care Action Plan 2007/08 to 2010/11, December 2007.*

Table 6: NE LHIN Aging at Home Strategy Allotment, North East

DESCRIPTION	FINANCIAL INVESTMENT
2007/08 planning dollars	\$202,000*
2008/09 base investment	\$4,290,570
2009/10 base funding	\$6,372,075
2010/11 base funding	\$8,169,223
TOTAL BASE FUNDING	\$18,831,868

Source: <http://www.lhins.on.ca>

The Aging at Home Strategy involves a significant shift in emphasis away from long-term care home beds to providing a comprehensive mix of community-based services for seniors. The successful implementation of this strategy is perceived as critical given the changing socio-demographic structure of the population within the North East and the corresponding impending systemic challenges.

To guide the development of Aging at Home Strategy initiatives, the NE LHIN directed each planning area to develop a single comprehensive service delivery model that would address the needs of seniors and facilitate their ability to age at home, or in an alternate community setting.

In the Cochrane District, a Wrap Around Integrated Service Delivery Model (Wrap Around ISDM) is being proposed and is being reviewed by the NE LHIN and the MOHLTC. The Wrap Around ISDM is based on the success of an innovative project implemented at the Timmins and District Hospital in response to their ALC pressures – a project that is also being advocated provincially.

The term ‘wrap around’ has been defined as any service, support, equipment or retro-fit needed by an individual or their caregiver that cannot be accessed in a timely manner through an existing service provider either because the service has attained maximum levels, client is on a wait list, or service is not provided in the community by a publicly funded agency.

The purpose of the Wrap Around ISDM is to reduce hospitalization and premature placement in a long-term care home by increasing the ability of seniors to age at home, or in alternate community-based setting by focusing on interventions and early screening of risk factors, creating a coordinated continuum of care, and providing a flexible range of services and supports that can be individualized based on client need.

Wrap Around ISDM is modeled, in part, after the Veterans Independence Program that allows veterans who qualify to access services that will help them live independently such as:

- Grounds maintenance, including grass cutting and snow removal;
- Housekeeping, including help with routine tasks such as doing the laundry, cleaning your home, or preparing meals;
- Personal care services to assist you with personal needs, such as bathing, dressing, and eating;
- Access to nutrition services, like meals-on-wheels and wheels-to-meals; and
- Health and support services provided by health professionals.

Additionally, enhancements to transportation services for seniors are included within the proposed Wrap Around ISMD.

4.2.3. NE LHIN Senior’s Housing Report

In an effort to better understand the seniors’ housing context, the NE LHIN commissioned the development of a comprehensive report looking at the housing needs of seniors across its catchment area. The study titled *North East Local Health Integration Network Seniors Residential/Housing Options – Capacity Assessment and Projections* (NE LHIN Seniors Housing Report) was released as a draft in November 2008⁴ and represents one of the most comprehensive reports completed to date on seniors’ housing in the Province of Ontario.

The study’s findings and recommendations allow for a more in-depth understanding of the seniors’ housing environment from a regional perspective. While the study does not provide community specific data, inferences can be made to the Town of Cochrane level from the capacity assessment and projections outlined. Data from this report has also been used to supplement and validate data findings obtained from the Town of Cochrane Seniors’ Housing Survey completed in October 2008 and discussed in Section 6.

As discussed in the NE LHIN Seniors Housing Report communities looking to enhance their housing infrastructure should perceive options for seniors along a housing continuum. In an effort to generate an understanding of this continuum, the report’s authors drew upon a housing continuum for the general population, organized from left to right based on affordability, and transposed the relevant portions of this diagram over a continuum of housing for seniors based on the level of care provided (Figure 1).

The result is a seniors’ housing continuum that integrates a broad range of housing options for seniors with health care and community services and supports. As stressed in the NE LHIN Seniors Housing Report the continuum demonstrates a progression based on level of care required by an individual as they age, it does not suggest that each senior will progress from one option to the next. There is recognition that needs and preferences must be tailored to each individual given their unique personal situation.

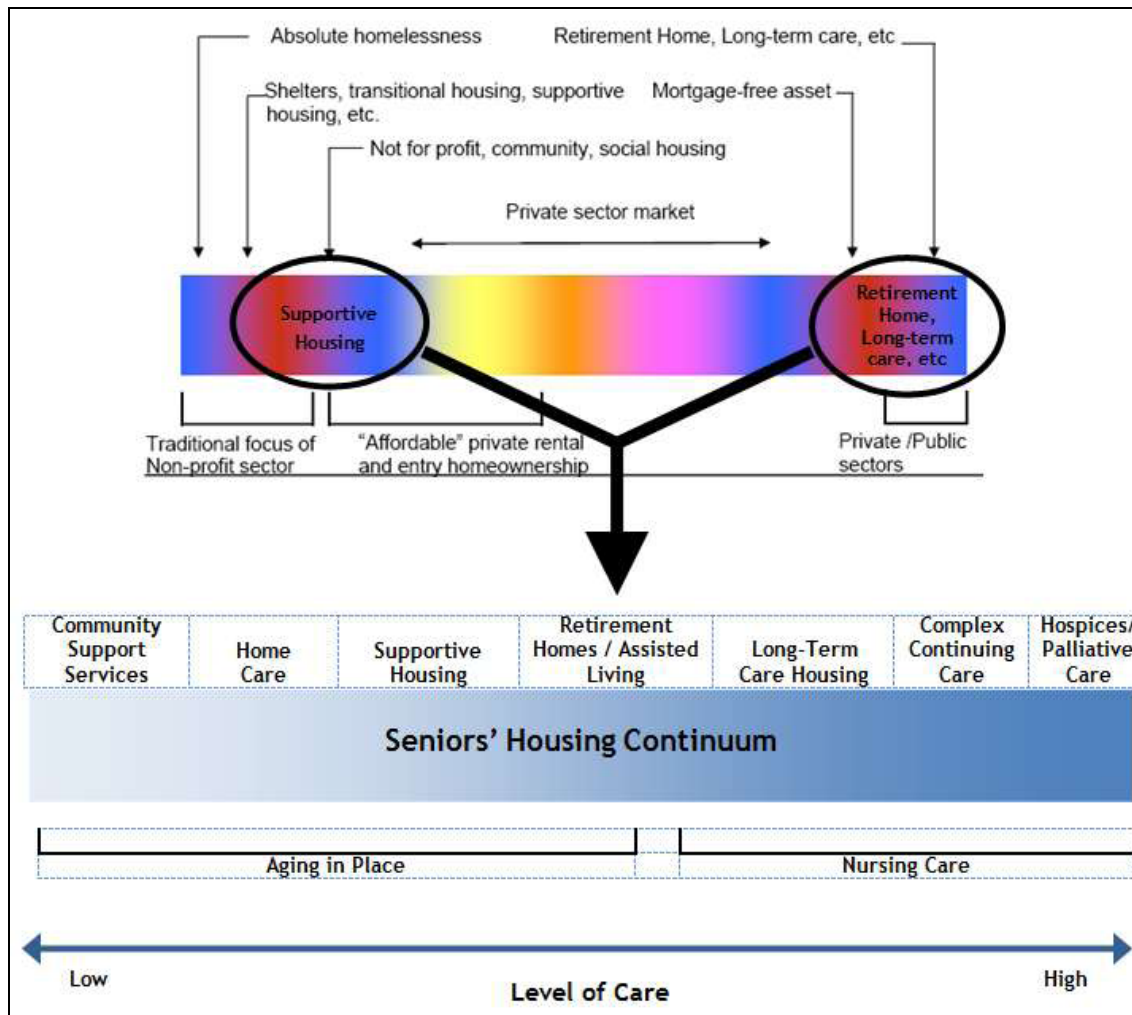
NE LHIN Seniors Housing Report stresses that significant attention needs to be directed towards increasing the supply of housing options most suited to the needs of the growing elderly population. Failure to address current systemic housing gaps will result in an untenable projected demand for long-term care beds across the region.

This report also emphasizes that most seniors are able to manage in their current living environment, and that the services and programs proposed under the Aging at Home Strategy should be able to address the needs of the majority of seniors.

The most significant housing option advocated throughout the report is that of affordable supportive housing which the report defines as private accommodations in the public domain, which allows the elderly to live as independently as possible with the supports they need to ensure their individual safety and comfort. A more detailed description of supportive housing and other terminology is provided in Section 8.

⁴ Report authored by SHS Consulting in association with The Balance of Care Research Group at the University of Toronto.

Figure 1: Seniors’ Housing Continuum



Sources: Adapted from Steve Pomeroy, *Leaks in the Roof, Cracks in the Floor: Identifying Gaps in Canada’s Housing System*, 2004; adapted from Mawby, 2004; modified by D. Plumstead, *Nipissing DSSAB. Seniors’ Housing Continuum* adapted from a model developed by Allison Jones, *The Role of Supportive Housing for Low-Income Seniors in Ontario*, 2007 as reported in the NE LHIN Seniors Housing Report.

4.3. Age-Friendly Rural/Remote Communities Initiative

In September 2006, the federal, provincial, and territorial Ministers responsible for seniors’ issues endorsed the Age-Friendly Rural/Remote Communities Initiative (AFRRCI). The initiative was developed based on the recognition that while the majority of Canadians live in urban settings, a large proportion of seniors (23%) still live in rural or remote areas and that rural and remote communities face unique social and environmental challenges that can have an impact on health and healthy aging different from those facing urban populations. The report also acknowledges that some parts of rural Canada have been undergoing increases in the proportion of seniors within the local population, due to a migration of retirees from cities to the rural/country settings.

AFRRCI has two main objectives:

- To increase awareness of what seniors need to maintain active, healthy and productive lives within their communities by identifying indicators of age-friendly rural or remote communities; and
- To produce a practical guide that rural and remote communities across Canada can use to identify common barriers, and to foster dialogue and action that support the development of age-friendly communities.

The Age-Friendly Rural and Remote Communities: A Guide discusses that in an age-friendly community, policies, services, settings and structures support and enable people to age actively by:

- Recognizing the wide range of capacities and resources among older people;
- Anticipating and responding flexibly to aging-related needs and preferences;
- Respecting the decisions and lifestyle choices of older adults;
- Protecting those older adults who are most vulnerable; and,
- Promoting the inclusion of older adults in, and contribution to, all areas of community life.

Findings from a series of focus groups held with seniors living in rural settings across the country provide valuable information on 3 areas namely: age friendly features of a community, barriers to keep in mind, and suggestions for improving a community's age friendliness.

Age Friendly Features

- Availability of affordable apartments and independent living options;
- Availability of affordable (including subsidized) housing;
- Availability of supports so people can remain at home;
- Availability of assisted living options;
- Availability of condos and smaller homes for sale;
- Availability of long-term care options; and,
- Close proximity to services.

Barriers to Consider

- Affordability, especially with respect to general maintenance of homes - heating bills, service bills, repairs and upgrades;
- A lack of supports to enable seniors to remain independent;
- Poorly designed housing, including features that reduce mobility; and
- A lack or shortage of housing options for older people—including those that support assisted living, independent living and long-term care.

Suggestions for Improving Age-friendliness

- Provide a continuum of care in the community—from home care to assisted living to facility care that is well-coordinated;
- Develop an “intermediate” level of housing between independent living and fully assisted care;
- Make available apartments of different sizes to accommodate couples who want to stay together and for those wanting more (or less) space; and,
- Ensure that new housing is adaptable to seniors and those with disabilities.

5. STATISTICAL OVERVIEW

This section provides an overview of socio-demographic characteristics of the population. Data sources include Statistics Canada’s census profiles and customized census data tabulations obtained from the NE LHIN Seniors Housing Report.

Data include varying catchment areas including the Town of Cochrane, northern unorganized portion of the Town of Cochrane, Cochrane District, parts of the Cochrane District (which excludes the City of Timmins and James Bay Coast), and Northeastern Ontario also referred to as the NE LHIN planning area.

5.1. Total Population Profile

The Cochrane District as a whole reported a significant population loss in 2001 (-8.6%) compared to 1996 rates, but the rate of decline has since stabilized substantially. In 2006 population decline over the previous census period was reported to be -3.2% ([Table 7](#)).

Table 7: Population Trends, Cochrane Planning Area, 1991 - 2006

LOCATION	1991	1996	91-96 (%)	2001	96-01 (%)	2006	01-06 (%)	96-06 (%)
Timmins	47,461	47,499	0.1%	43,686	-8.0%	42,997	-1.6%	-9.5%
Other Parts of Cochrane Planning Area	46,456	45,741	-1.5%	41,561	-9.1%	39,506	-4.9%	-13.6%
Cochrane Planning Area	93,917	93,240	-0.7%	85,247	-8.6%	82,503	-3.2%	-11.5%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006 as reported in the NE LHIN Seniors Housing Report.

Note: All references to ‘other parts of Cochrane Planning Area’ refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district’s northern rural communities.

Comparatively, the decline in the population of the community of Cochrane, including the Town and the northern portion of the unorganized township, was similar in the two most recent census periods. A decline of 3.6% between 2001 and 2006 accounted for a loss of 203 individuals ([Table 8](#)).

Table 8: Town of Cochrane Population Change, 1996, 2001, and 2006

	Town of Cochrane	Cochrane – Northern Unorganized Twp	Cochrane District	Province Ontario
Population in 2006	5,487	2,447	82,503	12,160,282
Population in 2001	5,690	2,949	85,247	11,410,046
Population in 1996	5,955	3,702	93,240	10,753,573
2001 to 2006 population change (%)	-3.6	-	-3.2	6.6
1996 to 2001 population change (%)	-4.5	-20.3	-8.6	6.1

Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Note: Municipal boundary changes occurred between these two census periods, data should be used with caution.

Between 2001 and 2006 other rural communities within the Cochrane District such as Iroquois Falls and Kapuskasing experienced a more significant population loss than did communities such as Cochrane, Hearst, and Timmins (Table 9).

Table 9: Cochrane District, Cities/Towns of 5,000+ Population, 2001 and 2006

CITIES/TOWNS POPULATION 5,000+	Population		
	2001	2006	% Change
Hearst	5,825	5,620	-3.5
Iroquois Falls	5,217	4,729	-9.4
Cochrane	5,690	5,487	-3.6
Kapuskasing	9,238	8,509	-7.9
Timmins	43,686	42,997	-1.6

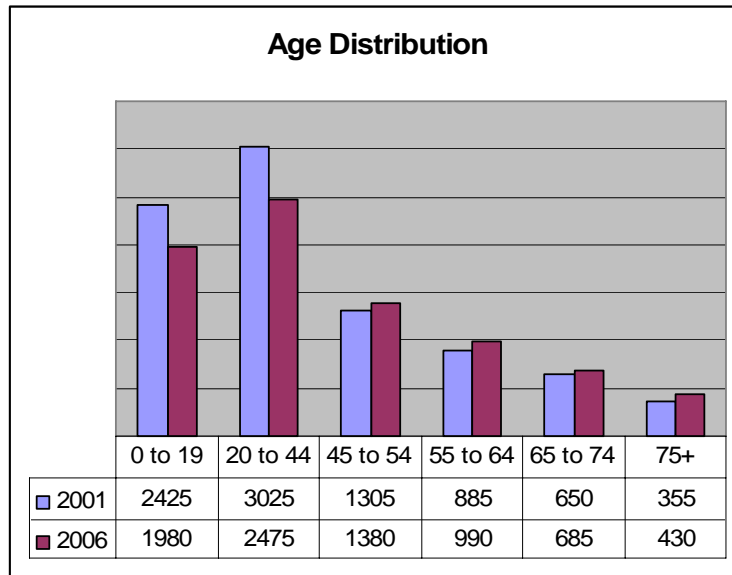
Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

5.2. Population by Age Structure

A comparison of data for the most recent census periods provides an overview of changes in the age structure within the community of Cochrane. The data presented in Figure 2 reveal that the population decline between 2001 and 2006 was largely in the younger segments of the population.

The older segments, specifically those 55 years of age and over experienced an increase in actual numbers of 215 individuals between 2001 and 2006. In 2001, the 55 and over segment of the population accounted for 21.9% of the total population. This percentage had risen to 26.5% by 2006 which means that more than 1 in 4 residents are seniors.

Figure 2: Age Distribution, Community of Cochrane, 2001-2006



Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Note: Combined totals for Town of Cochrane and Northern Unorganized Township.

Similarly, an analysis of trends pertaining to the senior citizen population contained in the NE LHIN Seniors Housing Report reveals that the population age 55 and over has been steadily increasing across the region. As noted in Table 10 the number of individuals age 65 and over increased from 74,495 in 1996 to 90,985 in 2006, representing an increase of 16,490 seniors or 22.1%, across the region.

It is important to keep in mind that this increase is despite an overall population decline of 5.3% observed across the region over this same time period. A closer analysis of the regional data also reveal that individuals age 75 and over are the most rapidly growing segment of the population.

Table 10: Population Trends for Cochrane Planning Area and NE LHIN Region, 1996-2006

LOCATION	AGE RANGE	1996	96-01 (%)	2001	01-06 (%)	2006	96-06 (%)
Cochrane Planning Area	55-64	8,090	0.0%	8,090	21.2%	9,805	21.2%
	65-74	6,100	1.9%	6,215	1.1%	6,285	3.0%
	75 +	3,680	12.6%	4,145	21.2%	5,025	36.5%
	Total	17,870	3.2%	18,450	14.4%	21,115	18.2%
NE LHIN Region	55-64	57,900	6.4%	61,580	20.1%	73,960	27.7%
	65-74	46,020	5.3%	48,455	5.4%	51,080	11.0%
	75 +	28,475	17.8%	33,540	17.3%	39,345	38.2%
	Total	132,395	8.4%	143,575	14.5%	164,385	24.2%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006; as reported in the NE LHIN Seniors Housing Report.

Note: Cochrane Planning Area refers to the Cochrane District excluding the James Bay Coast.

5.3. Population by Gender

A further analysis of Census 2006 data was completed from a gender perspective. The data reveal that in the community of Cochrane, for most age groups, the percentage of males exceeds that of females with two notable exceptions the youngest and oldest segments of the population (Table 11).

Table 11: Age Distribution by Gender, Community of Cochrane, 2006

AGE RANGE	Total	MALE		FEMALE	
		#	%	#	%
0 to 19	1980	980	49%	1000	51%
20 to 34	1255	635	51%	620	49%
35 to 44	1220	625	51%	595	49%
45 to 54	1380	720	52%	660	48%
55 to 64	990	510	52%	480	48%
65 to 74	685	350	51%	335	49%
75+	430	185	43%	245	57%
Totals	7940	4005		3935	

Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Note: Combined totals for Town of Cochrane and Northern Unorganized Township.

5.4. Language and Cultural Characteristics

The Town of Cochrane and the Cochrane District as a whole have a significant French speaking population. Census 2006 data reveal that 44% of the total population identify themselves as French speaking (Table 12).

Table 12: Mother Tongue, Town of Cochrane, 2006

	Town of Cochrane	Cochrane District	Province Ontario
Total population	5,430	81,465	12,028,900
English only (%)	51%	45%	68%
French only (%)	44%	47%	4%
English and French (%)	1%	1%	0%
Other language(s) (%)	4%	7%	27%

Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Note: There are concerns that due to the wording of census questions the French speaking population was underestimated.

The Town of Cochrane and the District of Cochrane as a whole is comprised of a significant Aboriginal population (Table 13). While Census data suggest that about 12% of the total population is Aboriginal, there are indications that these figures underestimate the actual number of Aboriginals within the district.

Table 13: Aboriginal Identity Population, Town of Cochrane, 2006

	Town of Cochrane	Cochrane District	Province Ontario
Total population	5,430	81,465	12,028,900
Aboriginal identity population	660	9,665	242,490
Non-Aboriginal identity population	4,770	71,800	11,786,405

Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Note: Figures may underestimate the number of Aboriginals within the community of Cochrane.

As discussed in the 2006 report titled *A Portrait of Seniors in Canada*, the overall Aboriginal population is much younger than the total non-Aboriginal population. In 2001, the median age for the Aboriginal population was 24.7 years, while that of the non-Aboriginal population was at an all-time high of 37.7 years. In 2001, only 4% of Aboriginal people were 65 years of age and older compared to 13% of the non-Aboriginal population.

Not only do seniors make up a smaller percentage of the Aboriginal population, but the Aboriginal senior population is on-average younger than the non-Aboriginal senior population. In 2001, about 3% of the Aboriginal population was between the ages of 65 and 74 years, and 1% was 75 years of age and over. On the other hand, 7% of the non-Aboriginal population was 65 to 74 years of age, and 5% was 75 years of age and over.

There is a trend toward aging in the Aboriginal population, albeit slower than in the non-Aboriginal population. This aging is in large part due to gradual improvements in life expectancy and to declining birth rates. Despite this fact, fertility rates remain higher among the Aboriginal population than those of the non-Aboriginal population, and life expectancies remain lower.

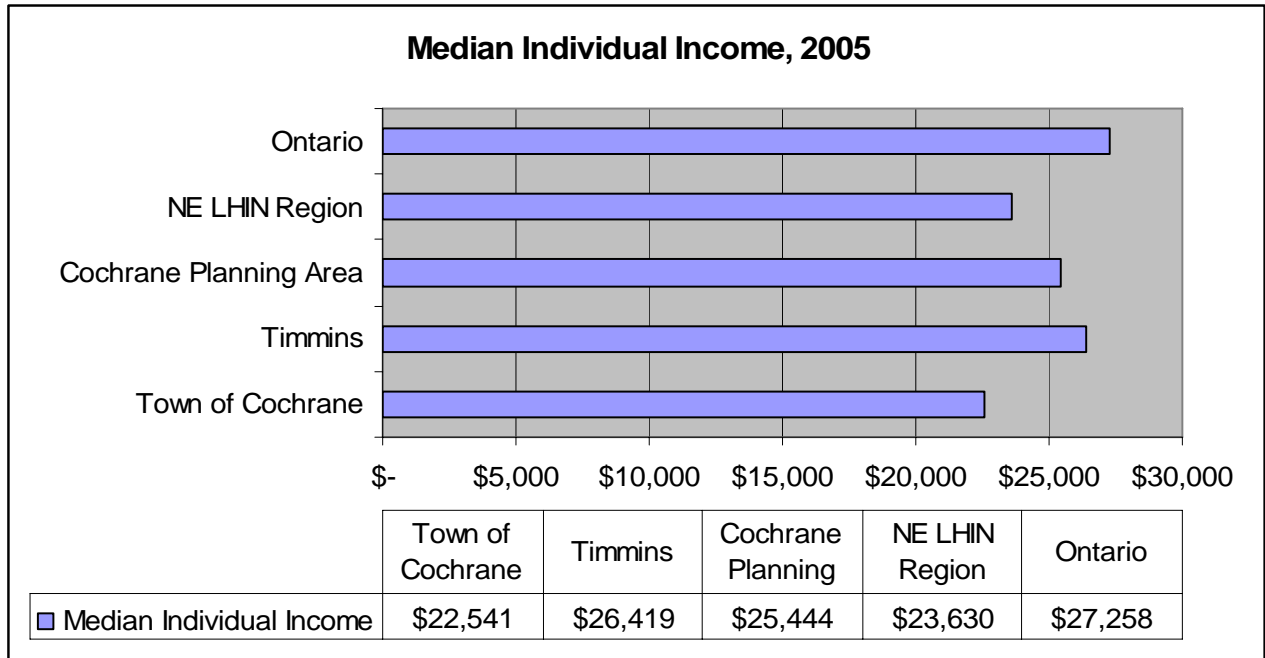
5.5. Average and Median Income

The NE LHIN Seniors Housing Report reveals that the average and median household incomes in the North East have been increasing steadily over the past ten years. Median household income reported in the most recent census was \$47,550. The increase in median household income has accelerated over time, growing by 9.9% in the 1995-2000 period and 18.5% in the 2000-2005 period.

Income growth coincides with the improving economic conditions observed across much of the area in recent years. Despite these increases, it is noted that a median household income of \$47,550 in the District of Cochrane remains well below the median household income for Ontario as a whole which is reported to be \$60,455.

While median individual incomes are fairly consistent among all NE LHIN planning areas, the Cochrane Planning Area reported the highest rate (\$25,444) in 2005. Comparatively, the median individual income for the Town of Cochrane was \$22,541 slightly below the average rate for the North East Region (\$23,630).

Figure 3: Median Individual Incomes, Select Areas of the NE LHIN Planning Region, 2005

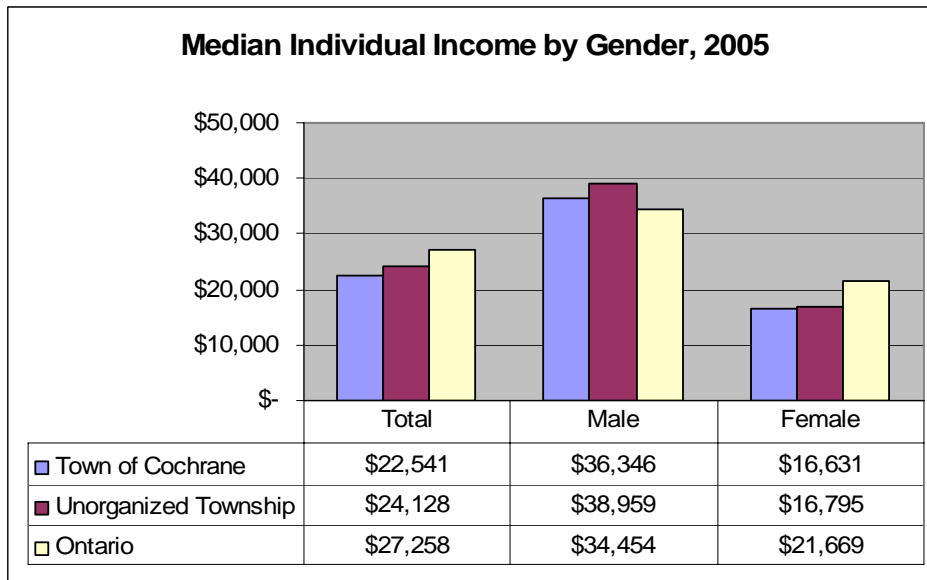


Source: Statistics Canada, Community Profiles 2006; as reported in the NE LHIN Housing Report.

Note: Cochrane Planning Area excludes the James Bay Coast.

A further analysis of median individual income for all age groups reveals a significant discrepancy in median incomes between males and females in the Town of Cochrane and the Northern Unorganized Township, with the median income for males being more than double that of females (Figure 4).

Figure 4: Median Individual Incomes for the Community of Cochrane, and Province, 2005



Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Given the significant percentage of seniors living alone, it is also important to consider individual income characteristics. Table 14 details a customized tabulation of income data specific to the senior population. The data reveal that individual incomes for those who are 65 years of age or older is well below the general population as a whole and that the disparity in income increases with age.

Table 14: Comparison of Average and Median Individual Income by Age Group, Cochrane Planning Area, 1995-2005

COCHRANE PLANNING AREA						
	AVERAGE INCOME			MEDIAN INCOME		
	1995	2000	2005	1995	2000	2005
Total	\$25,419	\$27,981	\$33,567	\$19,317	\$20,565	\$25,444
55-64	\$26,319	\$29,912	\$36,703	\$20,365	\$21,199	\$29,716
65-74	\$18,555	\$21,146	\$26,108	\$14,072	\$16,297	\$20,315
75 +	\$16,795	\$19,623	\$24,795	\$13,925	\$15,920	\$19,123

Source: Statistics Canada, Community Profiles, 1995, 2000, 2005; as reported in the NE LHIN Seniors Housing Report.

Note: Cochrane Planning Area excludes the James Bay Coast.

5.6. Incidence of Low Income

The proportion of households in the North East with incomes under \$20,000 has declined over time, from 26.5% in 1995 to 17.3% in 2005. Similarly, trends in the distribution of household incomes, for parts of the Cochrane District, reveal that the percentage of households with incomes below \$20,000 has decreased from a high of 24.5% in 1995 to 18.8% by 2005 (Table 15).

Table 15: Trends in Distribution of Household Income for Parts of Cochrane District, 1995-2005

OTHER PARTS OF COCHRANE PLANNING AREA						
INCOME	1995		2000		2005	
	#	%	#	%	#	%
Under \$10,000	1,220	7.30%	1,130	7.00%	770	4.80%
\$10,000-\$19,999	2,860	17.20%	2,455	15.30%	2,230	14.00%
\$20,000-\$29,999	1,910	11.50%	1,965	12.20%	1,615	10.10%
\$30,000-\$39,999	1,900	11.40%	1,565	9.70%	1,575	9.90%
\$40,000-\$49,999	1,900	11.40%	1,620	10.10%	1,515	9.50%
\$50,000-\$59,999	1,805	10.80%	1,635	10.20%	1,340	8.40%
\$60,000-\$69,000	1,455	8.70%	1,340	8.30%	1,315	8.20%
\$70,000-\$79,000	1,315	7.90%	1,140	7.10%	1,255	7.90%
\$80,000-\$89,000	830	5.00%	920	5.70%	990	6.20%
\$90,000-\$99,000	500	3.00%	615	3.80%	805	5.00%
\$100,000 & over	970	5.80%	1,705	10.60%	2,545	16.00%
TOTAL	16,665	100.00%	16,090	100.00%	15955	100.00%

Source: Statistics Canada, Community Profiles, 2006; as reported in the NE LHIN Seniors Housing Report.

Note: All references to 'other parts of Cochrane Planning Area' refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

Custom tabulations specific to the aging population reveal that the percentage of older individuals who report having an income below \$20,000 increases significantly with age, accounting for more than half of all individuals 75 years of age or older (Table 16).

Table 16: Distribution of Individual Income for Seniors, Parts of Cochrane District, 2006

OTHER PARTS OF COCHRANE PLANNING AREA								
INCOME RANGE	55-64		65-74		75 and over		Total	
	#	%	#	%	#	%	#	%
Less than \$10,000	930	20.2%	400	12.3%	100	4.5%	6,800	22.5%
\$10,000 - \$19,999	870	18.9%	1250	38.5%	1180	53.6%	6545	21.7%
\$20,000 - \$29,999	525	11.4%	730	22.5%	475	21.6%	3,935	13.0%
\$30,000 - \$39,999	635	13.8%	345	10.6%	230	10.5%	3,320	11.0%
\$40,000 - \$49,999	560	12.1%	265	8.2%	95	4.3%	2,990	9.9%
\$50,000 - \$59,999	425	9.2%	125	3.9%	65	3.0%	2,215	7.3%
\$60,000 and over	670	14.5%	130	4.0%	55	2.5%	4,400	14.6%
TOTAL	4,615	100%	3,245	100%	2,200	100%	30,205	100%

Source: Statistics Canada, Community Profiles, 2006; as reported in the NE LHIN Seniors Housing Report.

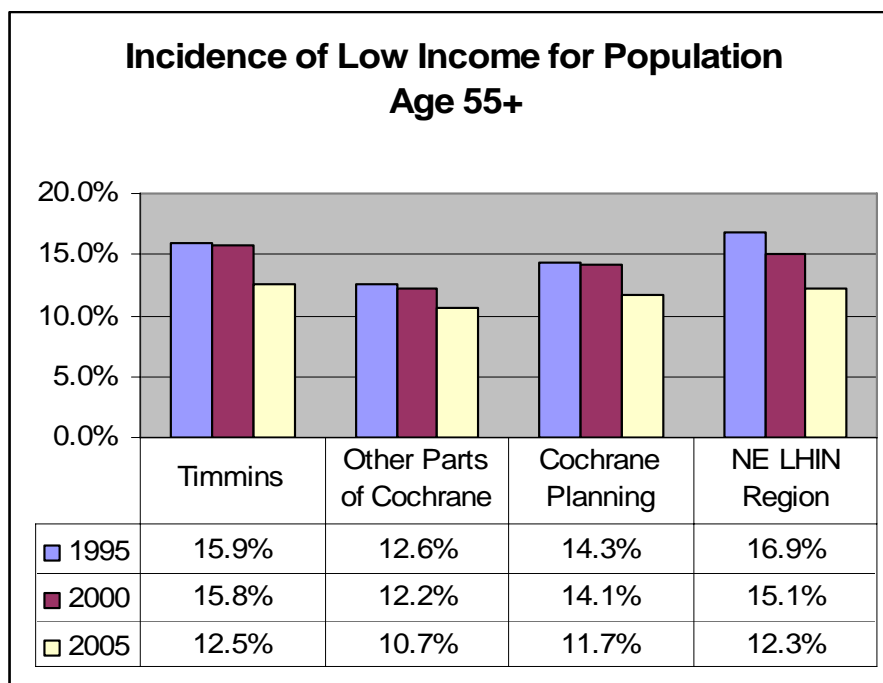
Note: All references to 'other parts of Cochrane' refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

As discussed in the NE LHIN Seniors Housing Report, Statistics Canada uses a variety of measures to identify the incidence of low income population segments within different geographical areas of Canada. Low income is measured in relation to the cost of living within each area.

Data reveal that in 2005 a total of 67,720 individuals living within the NE LHIN planning area were identified as having a low income. This number represents about 12.3% of the region's total population. [Figure 5](#) provides comparative data on the incidence of low income for the 55+ population for different geographic areas.

[Table 17](#) provides an overview of the percentage of individuals with a low income, by age group. The Town of Cochrane would be included within 'other parts of Cochrane Planning Area'.

Figure 5: Trends in Incidence of Low Income Populations (55+) Expressed as a Percentage of Total Population, 1995-2005



Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006 as reported in the NE LHIN Seniors Housing Study.

Note: All references to 'other parts of Cochrane' refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

Table 17: Trends in Incidence of Low Income Population, by Select Age Groupings, 1995-2005

	1995			2000			2005		
	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
Timmins	16.0%	19.7%	19.0%	18.1%	13.8%	18.4%	11.1%	9.1%	13.5%
Other Parts of Cochrane Planning Area	14.7%	14.8%	16.1%	16.3%	11.0%	14.9%	13.0%	7.1%	10.8%
Cochrane Planning Area	15.3%	17.1%	17.7%	17.2%	12.3%	16.8%	12.1%	8.0%	12.1%
NE LHIN Region	16.0%	12.4%	16.9%	15.8%	10.9%	14.6%	11.3%	6.9%	10.0%

Source: Statistics Canada, Community Profiles, 1996, 2001, and 2006 as reported in the NE LHIN Seniors Housing Report.

Note: All references to 'other parts of Cochrane' refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

5.7. Housing Affordability

The NE LHIN Senior Housing Report provides customized data tabulations on the proportion of income spent on housing by older age groups. The Canada Mortgage and Housing Corporation (CMHC) employs 30% of household income as a measure of affordability.

As noted in [Table 18](#), most households of all age groups (86%) are spending less than 30% of their household income on housing. The 55-64 age group reports the highest proportion of individuals who spend more than 50% on housing expenditures, likely due in part to funds being directed towards paying off one's mortgage.

Table 18: Proportion of Income Spent on Housing, by Select Age Groups, for Parts of Cochrane District, 1996-2006

OTHER PARTS OF COCHRANE PLANNING AREA		1996		2001		2006	
Income Spent on Housing	Age Group	#	%	#	%	#	%
Less than 30%	55-64	3,270	82.0%	3,115	79.0%	3,845	80.9%
	65-74	2,455	82.4%	2,525	81.8%	2,710	86.0%
	75 +	995	78.0%	1,245	75.2%	1,685	79.1%
	All Ages	36,115	86.2%	31,350	82.9%	30,955	86.0%
Between 30% and 49%	55-64	360	9.0%	380	9.6%	495	10.4%
	65-74	385	12.9%	360	11.7%	330	10.5%
	75 +	225	17.6%	320	19.3%	335	15.7%
	All Ages	3,085	7.4%	3,775	10.0%	3,100	8.6%
50% or more	55-64	360	9.0%	450	11.4%	410	8.6%
	65-74	140	4.7%	200	6.5%	110	3.5%
	75 +	55	4.3%	90	5.4%	110	5.2%
	All Ages	2,710	6.5%	2,710	7.2%	1,950	5.4%

Source: Statistics Canada, Community Profiles, 2006; as reported in the NE LHIN Seniors Housing Report.

Note: All references to 'other parts of Cochrane' refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

5.8. Private Dwelling Characteristics

Data on the type of housing currently occupied by residents of the Town of Cochrane, relative to the District of Cochrane and the Province have been gathered to inform the study. Census 2006 data ([Table 19](#)) reveal that the majority of residents occupying private dwellings live in single-detached homes, followed by apartments in buildings with fewer than 5 storeys.

Table 19: Private Dwelling Characteristics for the Town of Cochrane, 2006

OCCUPIED PRIVATE DWELLING CHARACTERISTICS	Town of Cochrane	Cochrane District	Province of Ontario
Total private dwellings occupied by usual residents	2,280	33,335	4,555,025
• Single-detached houses - as a % of total occupied private dwellings	65.4%	67.2%	56.1%
• Semi-detached houses - as a % of total occupied private dwellings	7.7%	6%	5.7%
• Row houses - as a % of total occupied private dwellings	1.5%	2.8%	7.9%
• Apartments; duplex - as a % of total occupied private dwellings	7.2%	5.7%	3.4%
• Apartments in buildings with fewer than five storeys - as a % of total occupied private dwellings	13.4%	13.9%	10.8%
• Apartments in buildings with five or more storeys - as a % of total occupied private dwellings	0%	1.6%	15.6%
• Other dwellings - as a % of total occupied private dwellings	5%	2.8%	0.5%
Number of owned dwellings	1,625 (71%)	23,260 (70.5%)	3,235,495 (71%)
Number of rented dwellings	655 (29%)	9,805 (29.5%)	1,312,290 (29%)
Number of dwellings constructed before 1986	1,935 (85%)	28,085 (84%)	3,124,010 (69%)
Number of dwellings constructed between 1986 and 2006 (# and %)	340 (15%)	5,250 (16%)	1,431,020 (31%)
Dwellings requiring major repair - as a % of total occupied private dwellings	8.6%	9.4%	6.6%
Average number of rooms per dwelling	6.3	6.2	6.6
Dwellings with more than one person per room - as a % of total occupied private dwellings	1.1%	0.8%	1.9%
Average value of owned dwelling (\$)	\$109,393	\$116,880	\$297,479

Source: Statistics Canada. 2007. 2006 Community Profiles. 2006 Census.

Customized tabulations obtained from Statistics Canada provide further insight into the current dwelling type for different segments of the aging population. The 2006 data outlined in [Table 20](#) are not specific to the Town of Cochrane but to the northern parts of the Cochrane District. The data suggest that as one ages so does the probability that they will reside in a rental unit.

Table 20: Distribution of Dwelling Types, by Age Group, for Other Parts of Cochrane Planning Area, 2006

OTHER PARTS OF COCHRANE PLANNING AREA								
Dwelling Type	55-64		65-74		75 +		All Age Groups	
	#	%	#	%	#	%	#	%
Single-detached house	3,755	76.6%	2,460	75.7%	1,500	68.0%	30,200	77.5%
Semi-detached or double house, or other single attached house	205	4.2%	65	2.0%	25	1.1%	2,275	5.8%
Row house	60	1.2%	20	0.6%	35	1.6%	685	1.8%
Apartment/flat in a detached duplex	215	4.4%	205	6.3%	90	4.1%	1,480	3.8%
Apartment	585	11.9%	430	13.2%	500	22.7%	3,535	9.1%
Other	85	1.7%	65	2.0%	40	1.8%	810	2.1%
Total	4,905	100.0%	3,250	100.0%	2,205	100.0%	38,985	100.0%

Source: Statistics Canada, Community Profiles, 2006; as reported in the NE LHIN Seniors Housing Report.

Note: All references to 'other parts of Cochrane' refer to a custom tabulations which refer to Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

5.9. Housing Condition

An important indicator of housing need among seniors is the condition of their current housing. The NE LHIN Seniors Housing Report obtained customized tabulations on the extent of repairs needed in privately owned dwellings, for the older segments of the population. The data have been broken down into three categories, dwellings where no repairs are needed, dwellings that require minor repairs and dwellings requiring major repairs (Table 21).

Table 21: Dwellings in Need of Repair by Age of Occupant, Part of Cochrane District, 1996, 2001, and 2006

OTHER PARTS OF COCHRANE PLANNING AREA		1996		2001		2006	
Dwelling Condition	Age Group	#	%	#	%	#	%
No Repair	55-64	2,500	58.6%	2,655	63.4%	3,170	64.7%
	65-74	1,865	60.3%	2,040	62.2%	2,025	62.3%
	75 +	840	62.2%	1,160	67.4%	1,555	70.8%
Minor Repair	55-64	1,285	30.1%	1,070	25.6%	1,390	28.4%
	65-74	860	27.8%	850	25.9%	885	27.2%
	75 +	3225	24.1%	335	19.5%	435	19.8%
Major Repair	55-64	480	11.3%	460	11.0%	340	6.9%
	65-74	370	12.0%	390	11.9%	340	10.5%
	75 +	185	13.7%	225	13.1%	205	9.3%

Source: Statistics Canada, Community Profiles, 2006; as reported in the NE LHIN Seniors Housing Report.

Note: All references to 'other parts of Cochrane' refer to custom tabulations for the Cochrane District excluding the City of Timmins and James Bay Coast; in essence the district's northern rural communities.

Data indicate significant improvements in housing conditions over the past decade. In 2006 more homeowners, age 55 and older, reported that their homes did not require any repairs compared to 1996 rates. The percentage of seniors who reported that their home required no repairs was highest for those 75 years of age and older.

Despite improvements made, it is noted that almost a third of all dwellings owned by seniors require minor repair and about 10% require major repairs indicating that some homeowners are experiencing difficulties with the ongoing expenses related to home maintenance.

5.10. Population Projections for the North East Region

Despite the fact that the total population of the North East is projected to remain virtually constant over the next 25 years (a 0.9% total increase), the portion of the population age 65 and over is projected to increase substantially in the future. Table 22 provides data on Ontario Ministry of Finance⁵ population projections between 2006 and 2031. Based on this information, the rural communities within the Cochrane District are expected to experience a decline of about 13%.

Table 22: Population Projections Cochrane Planning Area and NE LHIN Region, 2006-2031

LOCATION	POPULATION					
	2006	2011	2016	2021	2026	2031
Timmins	42,980	42,152	40,720	39,568	38,506	37,485
Other Parts of Cochrane Planning Area	39,540	38,778	37,460	36,402	35,424	34,485
Cochrane Planning Area	82,520	80,930	78,180	75,970	73,930	71,970
NE LHIN Region	551,280	558,560	556,980	556,970	557,350	556,390

Source: Source: Ontario Ministry of Finance Population Projections, 2007, based on original data from Statistics Canada Population Estimates for 2007 as reported in the NE LHIN Seniors Housing Report.

Projections specific to the Aboriginal population nationally suggest that the number of Aboriginal seniors will increase substantially in the future as well. In 2001, seniors represented 4% of the total Aboriginal population, and this percentage is expected to increase to 6.5% of the total Canadian Aboriginal population by 2017⁶.

5.11. Population Projections by Age Groups for the North East Region

As explained in the NE LHIN Seniors Housing Report, and detailed in Table 23, the older segments of the population are expected to increase despite stagnant overall population growth. Of particular significance is the expectation that the more elderly segment of the

⁵ Ontario Ministry of Finance *Population Projections by Age, 2006-2031*.

⁶ Statistics Canada – Catalogue no. 89-519 139 *A Portrait of Seniors in Canada, 2006*

region, those 75 and older, is expected to grow from 39,905 in 2006, to 73,710 by 2031 – an increase of 84.7%.

It is also noted that the population within the age groups below 65 is expected to decline by 66,165 during this same time period. Given these projections individuals age 65 and over will comprise 29.1% of the total NE LHIN catchment area, double the 2006 level of 16.5%.

Table 23: Projected Population by Age, NE LHIN Region, 2006-2031

Age Groups	2006		2011		2016		2025		2031	
	#	%	#	%	#	%	#	%	#	%
0-54	386,335	70.1%	377,870	67.7%	354,530	63.7%	327,460	58.8%	320,850	57.7%
55-64	73,960	13.4%	81,780	14.6%	88,970	16.0%	87,020	15.6%	73,280	13.2%
65-74	51,080	9.3%	55,560	9.9%	66,240	11.9%	81,050	14.5%	88,550	15.9%
75 +	39,905	7.2%	43,350	7.8%	47,240	8.5%	61,720	11.1%	73,710	13.2%
Total	551,280	100%	558,560	100%	556,980	100%	557,250	100%	556,390	100%

Source: Source: Ontario Ministry of Finance Population Projections, 2007, based on original data from Statistics Canada Population Estimates for 2007 as reported in the NE LHIN Seniors Housing Report.

5.12. Life Expectancy

Life expectancy has been on the increase over the years. Data obtained from the Ontario Ministry of Finance reveal that between 1991 and 2001, life expectancy for males increased by 2.5 years and 1.4 years for females.

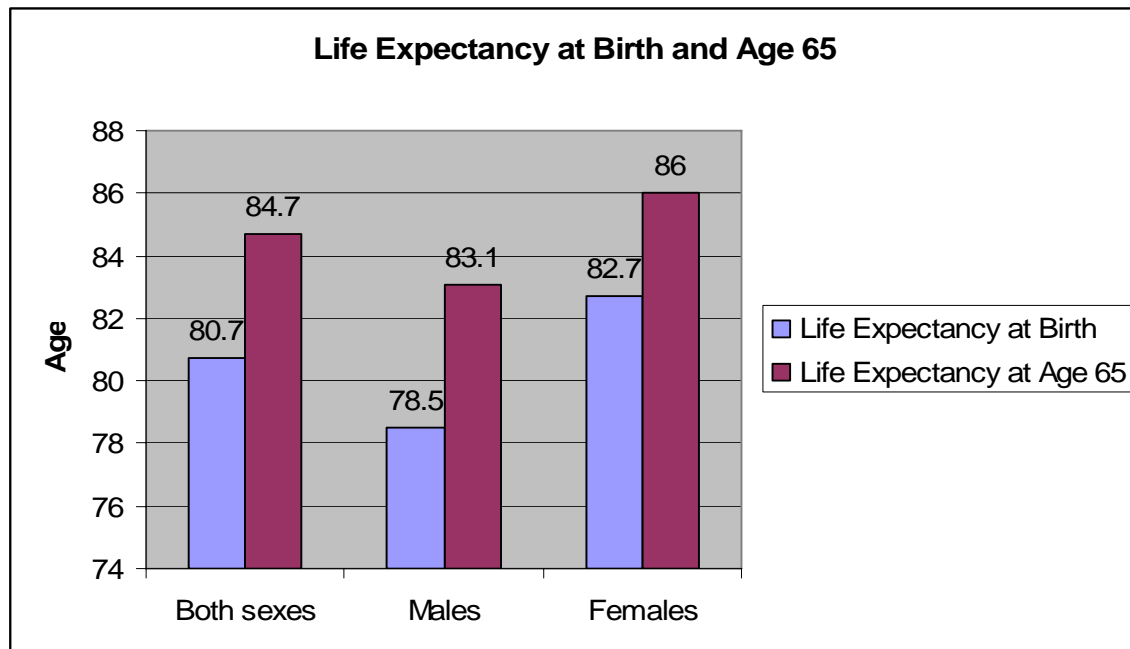
More recent data released by Statistics Canada⁷ indicate that life expectancy has continued to rise over the years. By 2005 life expectancy for males had attained 78.5 years and 83.1 years for females.

Life expectancy figures typically refer to life expectancy at birth, yet it is important to note that individuals, who have attained the age of 65, have an even longer life expectancy. Specifically, seniors who have reached 65 can expect a longer life expectancy of 4 years, specifically 4.6 years for males and 3.3 years for females (Figure 6).

It is also noted that differences pertaining to life expectancy between women and men have begun to narrow and consequently the gender composition of older age groups is expected to become more even in the coming years.

⁷ Source: Statistics Canada, *Canadian Vital Statistics, Birth and Death Databases*, 2005.

Figure 6: Life Expectancy at Birth and at Age 65, 2005



Source: Statistics Canada, Canadian Vital Statistics, Birth and Death Databases, 2005.

6. COMMUNITY CONSULTATIONS

6.1. Seniors Housing Survey

In October of 2008 Town of Cochrane residents, 60 years of age and older, were encouraged to complete a Seniors Housing Survey. The survey – available in English and in French - was distributed via the Francophone and Anglophone seniors' clubs⁸. Surveys were also made available at the Town Hall, and on-line via the Town's website.

Additionally, members of the community were invited to a public forum held on November 27th, 2008 and provided an opportunity to complete the survey on-site. A total of 107 seniors completed a survey, representing almost 10% of the 65+ population of the Town of Cochrane and surrounding townships.

Survey findings provide insight into the needs and preferences of aging residents and complement the census data obtained from Statistics Canada, and discussed in the previous section.

⁸ Met with members of Club Amical (Francophone Seniors' Club) and members of the Second Mile Club (Anglophone Seniors' Club) on November 7th, 2008.

6.1.1. Profile of Respondents

1. Age:		
Answer Options	Response Frequency	Response Count
60-64	19.6%	21
65-69	22.4%	24
70-74	26.2%	28
75-79	12.1%	13
80-84	15.9%	17
85+	3.7%	4
<i>answered question</i>		107
<i>skipped question</i>		0

2. Gender:		
Answer Options	Response Frequency	Response Count
Male	39.2%	40
Female	60.8%	62
<i>answered question</i>		102
<i>skipped question</i>		5

3. Are you of Aboriginal origin?		
Answer Options	Response Frequency	Response Count
Yes	2.8%	3
No	97.2%	103
<i>answered question</i>		106
<i>skipped question</i>		1

4. How would you describe your overall health (compared to other seniors)?		
Answer Options	Response Frequency	Response Count
Poor	6.7%	7
Good	71.2%	74
Excellent	22.1%	23
<i>answered question</i>		104
<i>skipped question</i>		3

5. In which area of Cochrane do you live?		
Answer Options	Response Frequency	Response Count
Urban	88.7%	94
Rural	11.3%	12
<i>answered question</i>		106
<i>skipped question</i>		1

6.1.2. Main Sources of Income

6. Main sources of income: (Check all that apply.)		
Answer Options	Response Frequency	Response Count
Old Age Security (OAS)	82.1%	87
Canadian Pension Plan (CPP)	87.7%	93
Pension (Employer)	46.2%	49
Registered Retirement Savings Plan (RRSP)	33.0%	35
Investments, Rental Income, Annuities	15.1%	16
Employment and Business Income	3.8%	4
Other (please specify): spousal pension (2); widow's allowance (1)		3
<i>answered question</i>		106
<i>skipped question</i>		1

6.1.3. Living Arrangements/Type of Dwelling

7. Living arrangements:		
Answer Options	Response Frequency	Response Count
Live alone	27.6%	29
Live with spouse/partner	71.4%	75
Live with children	1.0%	1
Live with other relative	0.0%	0
Live with non-relative	0.0%	0
Other (please specify): live part of year with children (1); live with son (1); live with other seniors in a long-term care home (1)		3
<i>answered question</i>		105
<i>skipped question</i>		2

8. Is your current living arrangement:		
Answer Options	Response Frequency	Response Count
Permanent	91.4%	96
Temporary	8.6%	9
<i>answered question</i>		105
<i>skipped question</i>		2

9. Type of dwelling:		
Answer Options	Response Frequency	Response Count
Single family home	71.6%	73
Semi-detached home	2.9%	3
Apartment	25.5%	26
Townhouse	0.0%	0
Other (please specify): mobile home (2); long-term care home - Villa Minto (1)		3
<i>answered question</i>		102
<i>skipped question</i>		5

10. Number of bedrooms (in current dwelling):		
Answer Options	Response Frequency	Response Count
1 bedroom	10.5%	11
2 bedrooms	33.3%	35
3 bedrooms	41.0%	43
4+ bedrooms	15.2%	16
<i>answered question</i>		105
<i>skipped question</i>		2

11. Size of your current home is:		
Answer Options	Response Frequency	Response Count
Too small	5.0%	5
Just right	73.0%	73
Too large	22.0%	22
<i>answered question</i>		100
<i>skipped question</i>		7

6.1.4. Housing Expenses

12. Do you:		
Answer Options	Response Frequency	Response Count
Own the home mortgage free	64.4%	65
Own the home and have a mortgage	6.9%	7
Pay market rent	20.8%	21
Pay subsidized rent (geared to income)	6.9%	7
Occupy home without having to pay rent	1.0%	1
Other (please specify): pay rent to mobile park owner (2)		2
<i>answered question</i>		101
<i>skipped question</i>		6

13. On average, how much do you spend monthly on housing and living expenses?			
Answer Options	Response Average	Response Total	Response Count
Rent or mortgage	352.50	22560	64
Utilities (heat and hydro)	271.95	22300	82
Taxes (monthly portion if applicable)	128.29	9365	73
Television	62.58	5319	85
Groceries	325.00	28925	89
Home maintenance/repairs (monthly portion if applicable)	110.08	7155	65
TOTAL MONTHLY EXPENSES	1076.15	102234	95
<i>answered question</i>			98
<i>skipped question</i>			9

6.1.5. Dwelling Condition

14. When was your home built?		
Answer Options	Response Frequency	Response Count
Prior to 1959	32.5%	26
1959-1969	10.0%	8
1970-1989	45.0%	36
1990-2008	12.5%	10
<i>answered question</i>		80
<i>skipped question</i>		27

15. Does your home require any major repairs? If NO, go to question #17.		
Answer Options	Response Frequency	Response Count
Yes	26.5%	18
No	73.5%	50
<i>answered question</i>		68
<i>skipped question</i>		39

16. If YES, will the completion of these repairs create any financial concerns?		
Answer Options	Response Frequency	Response Count
Yes	50.0%	15
No	50.0%	15
<i>answered question</i>		30
<i>skipped question</i>		77

6.1.6. Need for Community Support Services

17. To help you maintain your independence as you age, do you require assistance with any of the following activities? (Check all that apply.)		
Answer Options	Response Frequency	Response Count
Grounds maintenance such as grass cutting and snow removal	84.7%	50
Housekeeping tasks such as doing the laundry, cleaning, or preparing meals	39.0%	23
Personal care services to assist with bathing, dressing, and eating	16.9%	10
Access to nutrition services like Meals-on-Wheels	8.5%	5
Health and support services provided by health professionals	32.2%	19
Other (please specify): children help with repairs and paperwork (1); services are not needed now but might be in the future (4)		5
<i>answered question</i>		59
<i>skipped question</i>		48

18. Do you currently access any community support services geared to help seniors who are living independently? If NO, go to question #20.		
Answer Options	Response Frequency	Response Count
Yes	8.0%	7
No	92.0%	81
<i>answered question</i>		88
<i>skipped question</i>		19

19. If YES, which one(s): For Example: Homemaking (service), Red Cross (care provider). Please note if the service is privately or publicly funded.	
Answer Options	Response Count
Homecare (4) and lawn care and snow removal (2)	6
<i>answered question</i>	6
<i>skipped question</i>	101

6.1.7. Alternate Senior Housing Options

20. What, if any, alternate senior housing options have you considered? (Check all that apply.)		
Answer Options	Response Frequency	Response Count
Downsizing to a smaller home	14.4%	13
An apartment	35.6%	32
A building for seniors	43.3%	39
A retirement home	42.2%	38
A long-term care home (nursing home)	4.4%	4
Moving in with family or friends	5.6%	5
Other (please specify): location must be on the main floor		1
<i>answered question</i>		90
<i>skipped question</i>		17

21. On average, how much would you be willing to pay each month to live in an alternate housing setting?			
Answer Options	Response Average	Response Total	Response Count
Rent or mortgage expense only	948.66	64509	68
<i>answered question</i>			68
<i>skipped question</i>			39

22. Considering your own personal needs and preferences, which of the following features are important to you? (Check all that apply.)		
Answer Options	Response Frequency	Response Count
Affordability	87.6%	85
No stairs	74.2%	72
All meals (dining facility)	25.8%	25
Access to some meals	57.7%	56
Housekeeping service	46.4%	45
Laundry service	48.5%	47
Medication management service	34.0%	33
Proximity to community services	51.5%	50
Organized social and recreational activities	63.9%	62
Accessible unit (i.e., for wheelchairs, walkers, etc.)	27.8%	27
<i>answered question</i>		97
<i>skipped question</i>		10

23. Do you require subsidized housing (rent geared to income)?		
Answer Options	Response Frequency	Response Count
Yes	34.6%	28
No	65.4%	53
<i>answered question</i>		81
<i>skipped question</i>		26

24. Any other needs or preferences?	
Answer Options	Response Count
Elevator (2) Interior parking (2) Large window that opens (2) Near hospital (1) Cannot predict future needs (1) Access to nursing and medical services (1) Carport (1)	8
<i>answered question</i>	8
<i>skipped question</i>	99

6.1.8. Retirement Home Living

25. Would you consider moving into a retirement home if one were available in the Town of Cochrane? If NO, go to question #28.		
<i>(Note: Retirement homes are for seniors who want to live independently in a setting that provides a range of services which are included in the monthly rent. Services often include dining, housekeeping, laundry, basic health care assistance, recreational facilities, and organized social activities.)</i>		
Answer Options	Response Frequency	Response Count
Yes	60.2%	62
No	12.6%	13
Unsure	27.2%	28
<i>answered question</i>		103
<i>skipped question</i>		4

26. A retirement home has an additional monthly fee for partners sharing the same unit. While the amount differs, it is usually in the range of \$650. Would you be sharing a unit with your spouse?		
Answer Options	Response Frequency	Response Count
Yes	72.8%	59
No	27.2%	22
<i>answered question</i>		81
<i>skipped question</i>		26

27. Retirement homes typically have different units each with different features and monthly rates. Please indicate your preferred type of unit and check whether you consider the monthly rate 'affordable'. Keep in mind that these rates include meals, housekeeping, and laundry, among other services.			
Answer Options	Preference	Affordable	Response Count
Studio/bachelor with shared bathroom (\$1,600)	2	7	7
Studio/bachelor with private bathroom (\$1,900)	16	6	16
Studio/bachelor with private bathroom and kitchenette (\$2,100)	12	14	19
1 bedroom plus separate living area with kitchenette and private bathroom (\$2,600)	23	7	25
2 bedrooms plus separate living area with kitchenette and private bathroom (\$3,600)	21	5	22
<i>answered question</i>			72
<i>skipped question</i>			35

Note: these rates were provided as a benchmark based on other retirement home in the Cochrane District. They are not meant to suggest that similar units would be rented at this price point.

6.1.9. Moving To Another Community

28. Have you considered moving to another community? If NO, go to question #30.		
Answer Options	Response Frequency	Response Count
Yes	33.0%	29
No	67.0%	59
<i>answered question</i>		88
<i>skipped question</i>		19

29. If YES, why are you thinking of relocating? (Check all that apply.)		
Answer Options	Response Frequency	Response Count
Want to live closer to children	62.1%	18
Need to be closer to health care services	24.1%	7
Lack of housing options for seniors locally	79.3%	23
Want access to more community and social services	10.3%	3
Other (please specify): live closer to other family members (1); live closer to elderly parents (1); live closer to siblings (1); housing is too expensive (2)		5
<i>answered question</i>		29
<i>skipped question</i>		78

6.1.10. Additional Comments by Respondents

Other comments:	
Answer Options	Response Count
<ul style="list-style-type: none"> • Bravo - ce projet est essentiel pour la communauté! • I do not require alternate senior housing at this time! • Retirement living is for the future, not the present. • Retirement options listed (question 27) are too expensive. (4 comments). • There is no retirement home in the Tow of Cochrane (2 comments). • Would prefer to live in own home and access home care services as needed. • We need more housing that is rent-geared-to-income. • Units must be on the main floor (no stairs). • We are both healthy at this time and want to stay in our present home. • When the time comes, I hope that Cochrane will have a retirement home to welcome my spouse and me. Thanks • I hope that I do not need these services for another 25 years. God only knows. • The ideal would be a retirement home with access to health care services in an emergency. • A retirement home is an option for the future, not the present (2 comments). • I find it difficult to answer these questions because I am hoping to live in my own home for another 20 years. I cannot predict what my health or marital status will be by then. • Questions pertain to the present, at this time my spouse and I are not considering an alternate setting. We may be interested in the future, but hopefully not the near future. • I am healthy now but for how long? \$2600 is affordable for two seniors living together but not if the amount is doubled (2 comments) • I am unable to predict what my needs will be in the future. We are fine for now. • There must be reasonable rent pricing for those living on a lower income. • Must have two bedrooms but be independent. • I presently live at Villa Minto but I would have greatly appreciated having the option of living in a retirement home. 	26

Other comments:	
Answer Options	Response Count
<i>answered question</i>	26
<i>skipped question</i>	81

6.2. Summary of Facilitated Discussion with Local Seniors

Prior to the distribution of the survey members in attendance at both of the seniors' clubs were asked to discuss the following 5 questions:

- 1) What are the housing options for seniors living in Cochrane?
- 2) What services and supports are available locally to help seniors maintain their independence?
- 3) What works well? What does not?
- 4) What is needed but missing from this listing of housing options and supportive services?
- 5) What features would be important to you?

Comments shared provided qualitative (descriptive) information on the needs and preferences of the local aging population.

Privately Owned Dwellings or Apartments

Seniors shared that they required (in the present or future) assistance with the following tasks if they are to age at home:

- Lawn and yard maintenance
- Snow removal
- Housekeeping and laundry
- Personal assistance with bathing, meal preparation, etc.
- Renovations such as moving the laundry room to a main floor, installing safety equipment in bathrooms, etc.
- Security checks
- Access to health care services in the home
- Access to Meals on Wheels
- Window cleaning in the spring and fall
- Furnace checks and maintenance
- Access to transportation to health care appointments

It was also stressed that stairs were a barrier for some seniors, and that apartments for seniors should not have any stairs or they should have an elevator.

Retirement Home

Should a retirement home be established, the following elements should be considered:

- Units with small kitchenettes and a common room for main meals
- Units of different size -1 and 2 bedroom units
- Private bathrooms
- Access to health care services tailored to individual needs
- Interior courtyard
- Common room for all residents
- Organized social activities
- Workshops for men to pursue their hobbies
- Bilingual administration and services
- Parking in close proximity to entrance or interior parking
- Partnerships with complementary groups
- Community and support services on site

It was stressed that some units should be RGI to avoid the creation of inequity among local seniors, and to ensure that elderly tenants can remain in the setting, should they experience a change in their personal circumstances.

Also highlighted was the reality that the lack of senior housing options locally particular the absence of a retirement home was in part to blame for the loss of long time community residents and friends.

7. ANALYSIS AND DISCUSSION OF FINDINGS

7.1. Profile of the Community's Aging Population

Population Decline/Increase

Not unlike surrounding communities throughout the region, the Town of Cochrane has experienced a modest population decline over the years. Regionally population declines have been linked to both demographic factors, such as declining birth rates, and economic factors, such as the outmigration of youth due in part to a lack of local job opportunities.

Despite a decrease in the overall population of the Town of Cochrane in the last census, the decrease has been linked to the younger population, as the older segment (55+) experienced an increase in actual numbers of 215 individuals.

Specifically, the senior population (65+) increased by 11% or 115 individuals between 2001 and 2006. During this same time period, the 75+ segment of the population increased from 355 to 430 (75 individuals) in 2006, representing a 21% increase.

While population projections specific to the Town of Cochrane are not readily available, regional data suggest that the total population of the North East will remain constant, and the northern portion of the Cochrane Planning Area will experience a 13% decline, over the next 25 years.

Data also suggest that despite these projections, regionally the population 65 years of age and older is anticipated to increase significantly by 78.3%. Based on these projections, then individuals age 65 and over will comprise of 29.1% of the total Northeastern Ontario population in 2031, compared to 16.5% in 2006.

In line with these projections it is noted that the 55+ segment of the population in the Town of Cochrane has risen from 21.9% in 2001 to 26.5% in 2006. This trend is expected to continue given the age structure of the Town's population.

It is also noted that 29 seniors who completed the housing survey shared that they had considered, or were considering, leaving the Town of Cochrane. A total of 79% of seniors who responded to this question cited the lack of alternate housing options as the main reason.

From a gender perspective, there is a higher ratio of males to females living in the Town of Cochrane for most age groups, with two notable exceptions the youngest (0 to 19) and oldest age segments (75+). In most age groups males account for 51% - 52% of the overall population, this percentage however falls to 43% for the 75+ segment of the population (185 males and 245 females).

The prevalence of females within the older segment has been attributed largely to the reduced life expectancy of males relative to females, as a woman who has attained the age of 65 will likely live 2.9 years longer than her male counterpart (86 years versus 83.1 years). Studies indicate however that differences pertaining to life expectancy between women and men have begun to narrow and consequently the gender composition of older age groups is expected to become more even in the coming years.

It is important to highlight that there are a number of economic development initiatives being actively pursued in the Town of Cochrane whose successful implementation could alter population projections. It is conceivable that the community could experience a significant expansion to the community's existing labour force, which in turn would increase demand for homes within the community. A strong demand for housing would ensure that seniors can maximize the equity within their home upon a sale, allowing them to consider more suitable housing options as they age.

An influx of workers into the Town of Cochrane would also provide the community with an opportunity to attract the aging parents of these workers.

IN SUMMARY

Despite a decline in the overall population, the community has experienced significant increases in the more elderly segments. Population projections by age structure suggest that this trend will continue and accelerate into 2031.

The Town of Cochrane needs to prepare for this increased demand by enhancing housing options for seniors locally, which in turn will minimize the need for seniors to consider relocation to a more 'age friendly community'.

The housing continuum must consider the fact that women currently account for a disproportionate ratio of those seniors looking for age appropriate housing, while recognizing that the ratio imbalance between genders is expected to become more even in the future, due to gains in life expectancy for males.

Currently, income levels of women are lower than men and there needs to be assurances that women can maintain appropriate housing as they age, in light of changes in their personal situation/living arrangement.

Migration of workers into the community due to the successful implementation of economic development initiatives being explored could result in a heightened demand for local housing, providing seniors with the chance to maximize the equity in their home, and create an opportunity for the Town of Cochrane to establish itself as an 'age friendly community'.

7.2. Dwelling Type

Drawing from 2006 Census data it is noted that in the Town of Cochrane the majority of seniors, who reside in private households, live in single-detached homes (65.4%), duplex apartments (7.2%); and buildings with fewer than five storeys (13.4%).

Not surprisingly, seniors are the segment of the population most likely to be mortgage-free homeowners. Locally about 90% of survey respondents who identified themselves as homeowners also noted that they owned their home mortgage free. Seniors have significant equity within their homes. Based on 2006 Census data, the average price of a home in the Town of Cochrane was \$109,393.

Nationally about one in three seniors are renters. In the Town of Cochrane survey findings suggest a lower percentage of renters locally, as 1 in 4 respondents identified themselves as renters (25.5%). This ratio is likely reflective of the limited supply of suitable (accessible) apartments within the community. Further analysis of data by age group reveals that the percentage of seniors living in apartments increases significantly with age, particularly among those 75 years of age and over.

Census 2006 data indicate that the housing stock in the Town of Cochrane is significantly older than that of the Province. About 85% of all dwellings were built prior to 1986 compared to 69% of the provincial housing stock. Only 12.5% of seniors who responded to the Town of Cochrane Housing Survey lived in homes that were built between 1990 and 2008.

The challenge with older homes is that expenses relating to maintenance, repairs, and utilities tend to be higher. AFRRCI focus group findings identified heating and home maintenance costs as the most significant financial barrier facing seniors who want to remain in their homes as they age.

Drawing from the Town of Cochrane Senior Housing Survey data, it is noted that 26.5% of seniors who responded to the survey identified that their dwelling was in need of major repair, and that 50% of these respondents shared that these repairs were a source of financial concern. Further analysis of Census data revealed that 8.6% of all private dwellings in the Town of Cochrane are in need of major repairs, again a percentage which is significantly higher than the provincial rate of 6.6%.

A secondary concern identified by seniors in the Town of Cochrane and corroborated by AFRRCI focus group findings relates to the functional layout/design of private dwelling occupied by seniors. Some seniors noted a preference for remaining in their private dwelling, yet noted that their home no longer met their functional needs, yet the costs of renovations were perceived as a factor prohibiting the completion of upgrades and/or adaptations that would improve their living conditions.

While there are some government programs that provide grants or subsidies to enable older persons to retrofit parts of their homes for accessibility and mobility reasons, information on these programs are lacking.

Institutional residency (long-term care home) is age-related; increasing from 2% among seniors aged 65 to 74 to 32% among those aged 85 and over⁹. Since the early 1980s, the rate of institutionalization of seniors has declined. The decline has been particularly significant among seniors aged 85 and over.

Senior women aged 85 and over are significantly more likely than senior men in the same age range to live in institutions due in part to a longer life expectancy. In 2001, 35% of women in this population group were living in an institution, compared to less than a quarter of men (23%).

Closer to home, it is noted that the community of Cochrane has a significant supply of long-term care home beds relative to other areas (Table 24), a supply which should sufficiently accommodate residents as they age – assuming that alternate housing options are developed local and regionally to meet the growing needs of the aging population.

Table 24: Number of Long-Term Care Home Beds Per Population Age 65 and 75

AREA	Supply Ratio (65+)	Supply Ratio (75+)
Community of Cochrane	33	13
Cochrane Planning Area	17.2	7.6
North East LHIN Region	19	8.3

Note: Community of Cochrane includes data for the Town and Northern Unorganized Township. It is also stressed that these are district beds and not beds reserved for residents of the Town of Cochrane.

⁹ Statistics Canada – Catalogue no. 89-519 139 *A Portrait of Seniors in Canada*, 2006

IN SUMMARY

Majority of seniors live in private dwellings and are mortgage free. The percentage of seniors living in apartments increases significantly with age, particularly among those 75 years of age and over. Elderly women aged 85 and over have historically been more likely to reside within a long-term care home, due in part to a longer life expectancy.

The housing stock in the Town of Cochrane is significantly older than that of the province, with 85% of homes having been built prior to 1986. Older homes can be costlier to maintain and some local seniors have identified housing repairs as a significantly financial concern.

The functional layout/design of private dwelling locally has also been identified as an impediment for seniors who wish to remain in their home as they age.

There is a lack of knowledge of programs, services and supports geared to helping seniors age at home. Yet it is recognized that many seniors would prefer to remain in their home and access supports as needed.

7.3. Living Arrangements

A senior's living arrangement – if they live alone, with a spouse, or with a member of their extended family - can have a significant impact on their quality of life. In general it is noted that the presence of a spouse results in more immediate and easier access to support and care in times of need compared to seniors who are living alone. It is however noted that seniors living with their spouse may also be disadvantaged if both partners have health-related problems.

Local data obtained from the Senior Housing Survey reveal that 71% of seniors who responded to the survey live with a spouse/partner, 28% live alone, and less than 1% of seniors live with a relative/non-relative. In an effort to examine if there were any differences in the answers of respondents who live with a partner and those who live alone, survey findings were filtered by living arrangement.

The exercise suggests that seniors who live with a partner are more likely to be living in a private dwelling which is mortgage free and that individuals who live alone are more likely to reside in an apartment that is subsidized ([Table 25](#)). Conclusions are further validated by the information obtained from CDSSAB which reveals that 87% of its tenants live alone, and that 80% of tenants are being subsidized.

A senior's living arrangement is associated also with their degree of access to social supports. Social relationships including those beyond one's immediate family significantly influence overall well-being, which in turn emphasizes the importance of ensuring access to regular social interactions and recreational activities.

Table 25: Town of Cochrane Summary of Survey Findings, Type of Dwelling by Living Arrangements, 2008

TOWN OF COCHRANE SUMMARY OF SURVEY FINDINGS	Living with a partner		Living alone	
	%	#	%	#
Living in a single family home	80%	56	48.3%	14
Living in a semi-detached home	1.4%	1	6.9%	2
Living in an apartment	18.6%	13	44.8%	13
Reported that they owned the home mortgage free	72.9%	51	42.9%	12
Reported that they had a mortgage	7.1%	5	7.1%	2
Reported that they lived in an apartment and paid market rent	15.7%	11	35.7%	10
Reported that they lived in a subsidized rental unit	4.3%	3	14.3%	4

Source: Town of Cochrane Senior Housing Survey, 2008.

A consideration that is often overlooked but was stressed in the national report profiling seniors¹⁰ is the fact that there has been a significant increase in the percentage of individuals who are divorced. Among seniors, the proportion of divorced persons tripled between 1981 and 2001 (rising from 1.7% to 5.1%). This increase was particularly notable among divorced women who are between 55 and 64 years of age. In 1981, only 4% of women within this age group were divorced, compared to 11% in 2001.

While the proportion of divorced individuals grew between 1981 and 2001, the proportion of widowed individuals decreased, particularly among senior women. The most significant change was among senior women aged between 65 and 74. In 1981, 37% of women in this age group were widowed while at 28% the proportion was considerably lower in 2001.

Changes in the proportion of seniors who are divorced and/or widowed can have significant implications on one's financial situation as elderly women who are divorced are more likely to have a low income than those who are widowed.

IN SUMMARY

Seniors who live with a partner are more likely to be living in a single family home which is mortgage free, and seniors living alone are more likely to live in an apartment that is subsidized.

Seniors' living arrangements are associated with their financial well-being and with their degree of access to social supports. Social relationships significantly influence one's overall well-being. Seniors who have strong social networks and participate in regular social/recreational activities have a better quality of life.

Enhancements to the seniors' housing continuum are about creating CHOICES. Choices based on current needs and preferences while recognizing that these choices can change quickly based on one's income, health, and access to supports.

¹⁰ Statistics Canada – Catalogue no. 89-519 139 *A Portrait of Seniors in Canada*, 2006

7.4. Income/Affordability

Income is one of the most important health determinants and a key element affecting an individual's ability to access: appropriate housing, transportation to maintain independence, nutritious and sufficient food to maintain good health, and non-insured medical services and supports such as medication and home care.

In *A Portrait of Seniors in Canada* it is noted that the 'maturation of the Canada and Quebec Pension Plans (C/QPP) has been a significant factor contributing to the rising incomes of seniors over the years. The report discusses that C/QPP was implemented in 1966 and the first group of seniors to receive full benefits turned 65 in 1976.

Consequently, the share of seniors deemed eligible for full benefits has increased over the years. It should also be noted that the rising participation rates of women in the labour force has resulted in a significant increase in the number of women receiving income from the C/QPP. Improvements in the financial situation of seniors over the years have also been the result of expanded coverage of private occupational pension plans and improvements in plan features offered.

The report also discusses that other income sources for 95% of seniors include the Old Age Security (OAS), the Guaranteed Income Supplement (GIS) or Spouses Allowance (SPA). The total share of these other sources of income has declined over the years, as income from public and private pensions increase. Despite this trend, OAS, GIS and SPA still account for the largest share of income received by senior women.

Based on data obtained for the later portion of 2008, a senior living alone and relying solely on OAS and GIS would have an annual income of \$14,034. This total is based on a basic monthly pension of \$516.96 and a monthly GIS of \$652.51, for a combined monthly total of \$1169.47.

In the Town of Cochrane survey findings suggest that in addition to income from OAS and CPP, 45% of respondents are in receipt of a private occupational pension, and that 33% have access to a RRSP. A more modest number of seniors (15%) also note a reliance on investments, rental income and annuities.

Table 26 provides an overview of average and median individual income levels, and offers insight into housing affordability based on a commonly accepted measure that less than 30% of income should be spent on housing. The majority of seniors within the northern part of the district fall within this range. As previously noted 86% of seniors age 65-74 spend less than 30% of their income on housing, compared to 79.1% of seniors who are 75+. Yet 10.5% of those age 65 to 74 and 15.7% of seniors age 75+ spend between 30 and 50% of their income on housing.

Table 26: Distribution of Individual Median and Average Income by Age Group, and Housing Affordability Measures, 30% and 50%, 2005

COCHRANE PLANNING AREA						
	AVERAGE INCOME 2005			MEDIAN INCOME 2005		
	Total	30%	50%	Total	30%	50%
All Ages	\$33,567	\$839.18	\$1,398.63	\$25,444	\$636.10	\$1,060.17
55-64	\$36,703	\$917.58	\$1,529.29	\$29,716	\$742.90	\$1,238.17
65-74	\$26,108	\$652.70	\$1,087.83	\$20,315	\$507.88	\$846.46
75 +	\$24,795	\$619.88	\$1,033.13	\$19,123	\$478.08	\$796.79

Source: Statistics Canada, Community Profiles, 1995, 2000, 2005.

Note: Cochrane Planning Area excludes the James Bay Coast.

Findings from the Town of Cochrane Senior Housing Survey provide additional insight into amounts seniors are willing to pay for alternate living accommodations (Table 27). While about 40% of seniors who responded noted that they were willing to pay less than \$750 per month for rent, the same percentage noted a willingness to pay \$1000 or more.

Specifically, 12 individuals shared that they were willing to pay more than \$1500 per month on rent for senior housing of their choice, with another 14 individuals noting a willingness to pay between \$1000 and \$1499.

When questioned about the type of unit preferred in a retirement home, 67% of couples noted a preference for a 1 or 2 bedroom unit, with 60% of singles noting a preference for a bachelor with a private bathroom.

Table 27: Estimate of Rental Rates Seniors are Willing to Pay for Senior Housing, 2008

MONTHLY RENT	Seniors Living with a Partner	Seniors Living Alone
Average monthly rent	\$924	\$1020
Median monthly rent	\$800	\$750
Percentage of seniors willing to pay \$1500 or more	18%	18%
Percentage of seniors willing to pay between \$1000 and \$1499	22%	18%
Percentage of seniors willing to pay between \$750 and \$999	20%	24%
Percentage of seniors willing to pay between \$500 and \$749	30%	35%
Percentage of seniors willing to pay less than \$500	10%	6%
Retirement Home Preference		
<ul style="list-style-type: none"> • Bachelor with shared bathroom 	5%	13%
<ul style="list-style-type: none"> • Bachelor with private bathroom 	7%	37%
<ul style="list-style-type: none"> • Bachelor with private bathroom and kitchenette 	21%	23%
<ul style="list-style-type: none"> • 1 bedroom with private bathroom and kitchenette 	32%	20%
<ul style="list-style-type: none"> • 2 bedrooms with private bathroom and kitchenette 	35%	7%

Source: Town of Cochrane Senior Housing Survey, 2008.

Survey findings also reveal that on average seniors living with a partner spend about \$377 per month on groceries compared to \$195 spent by seniors who live alone. Community feedback suggests that while these amounts appear low, many seniors access meals via seniors' clubs/functions, and community support services such as Meals on Wheels. The Porcupine Health Unit estimates that the 'cost of eating well' for seniors who are 75+ is about \$167 per month for a male, and about \$145 for a female.

Research suggests that the expenditures of seniors decrease as they age¹¹. In general, experts believe that seniors can have significantly lower incomes than non-seniors yet still maintain a similar standard of living.

It must also be noted that the financial well-being of seniors is not determined entirely by income alone; accumulated wealth plays an important part. The equity in one's home represents for seniors, one of their most significant assets. The average value of an owned dwelling in the Town of Cochrane was \$109,393 in 2006.

Discussions with real estate professionals within the community suggest that sales have been steady for homes of all sizes - whether they are small, medium or large. It was noted that there is a demand for condos within the community, an option which apparently was of interest to small percentage of seniors with the financial means to consider this housing option.

As a caution it was stressed that while home sales are steady should the local market be 'flooded' with a large number of new listings in a short period of time - due to the development of seniors housing - that this could result in a decrease in property values.

IN SUMMARY

Seniors whose only source of income is OAS and GIS would have a monthly income in the range of \$1,170. Therefore affordable housing rental rates, deemed to be 30% of income, would equal about \$350 per month.

Based on the median income of seniors who are 65 to 74 years of age, it is suggested that affordable rents would be in the range of \$508 to \$846.

Based on the median income of seniors who are 75 years of age and over, it is suggested that affordable rents would be in the range of \$478 to \$797.

About 12 individuals who responded to the survey noted that they would be willing to pay more than \$1500 per month on senior housing of their choice, with another 14 individuals noting a willingness to pay between \$1000 and \$1499.

Seniors have a wide range of retirement living unit preferences. In general, couples prefer 1 or 2 bedroom units with a private bathroom and kitchenette, and singles would be satisfied with a bachelor with a private bathroom with/without kitchenette.

Accumulated wealth contributes to the financial well-being of seniors. The equity in one's home is likely their most significant asset, with the average value of an owned dwelling in Town of Cochrane being \$109,393.

¹¹ Catalogue no. 75-001-XIE Statistics Canada, *Finances in the Golden Years*, November 2003.

7.5. Seniors' Housing Continuum

In the Cochrane Seniors Housing Survey respondents stressed the importance of having access to a range of housing alternatives that satisfy their current and future needs and preferences. Some seniors are looking to remain in their homes and access services and supports as needed, others are looking for an alternate housing setting, specifically:

- A building for seniors (43%)
- A retirement home (42%)
- An apartment (36%)
- A smaller home (14%)
- Family or friends (6%)
- Long-term care home (4%)

This feedback supports the perspective that housing for seniors should be approached as a care continuum – as depicted in Figure 1 in Section 4.2.3 - and reinforced by the features of an 'age friendly' rural community based on choices, as described in Section 4.3.

It is interesting to note that a number of seniors who responded to the survey shared that they hoped to live in their private dwelling for many years to come, and that their ability to live independently depended on their overall health. They stressed however that due to unforeseen circumstances their housing needs could change rapidly, and that they wanted assurances that there would be other housing alternatives available locally for them to consider.

For seniors who prefer to remain at home, survey results suggest that their ability to age in place would be enhanced if they had access to assistance with lawn maintenance and snow removal (85%) and assistance with basic housekeeping functions such as laundry, cleaning and meal preparation (39%), in addition to other home care services.

To determine if there were any differences in demand for community support services based on living arrangement, data findings were filtered accordingly ([Table 28](#)). Interestingly, there were more similarities among these two groups than differences.

Table 28: Seniors' Demand for Various Community Support Services, 2008

DESCRIPTION OF COMMUNITY SUPPORT SERVICES	Seniors Living with a Partner	Seniors Living Alone
Percentage of seniors who are in need of assistance with:		
• Lawn care or snow removal	84%	86%
• Housekeeping help	41%	29%
• Health and support services	34%	29%
• Personal care	18%	14%
• Nutritional services	9%	7%

Source: *Town of Cochrane Senior Housing Survey, 2008.*

It is noted that the NE LHIN via its Aging at Home Strategy is working closely with health service providers to enhance supports and services that will facilitate a seniors' ability to age in place. Investments have begun to flow in support of these initiatives.

For those looking for an apartment in a senior's building (CDSSAB social housing) there is a wait time of up to three years. The demand for these units will undoubtedly continue to increase as the population ages, which in turn emphasizes the importance of expanding affordable housing options.

Aware of accessibility limitations for its second floor units, the CDSSAB will be installing elevators in all of their two storey walkups. The Town of Cochrane is not among the four sites undergoing renovations in the first phase. Available funding will determine the timelines for subsequent phases.

Despite ongoing efforts to enhance access to housing-related services for seniors, it is apparent that there remains a significant gap in the Town of Cochrane which could be filled by the development of some form of assisted living - either retirement home living and/or supportive housing.

8. FUTURE DIRECTION

8.1. Retirement Homes and Supportive Housing

Retirement Homes

Retirement homes are privately owned rental accommodations for seniors who are able to manage and pay for their own care. Generally, retirement homes are designed for seniors who need minimal to moderate support with their daily living activities.

Accommodations range from shared rooms to bachelors, 1-bedroom units and 2-bedroom units. Most retirement homes offer meals, housekeeping, laundry, and recreational and social programs, and have a common dining room and lounge.

Since retirement homes are not subsidized by the government, residents are responsible for the entire cost of accommodations and services. Fees in the North East range greatly from about \$1500 for a bachelor to \$3500 for a 2-bedroom unit.

The MOHLTC does not set standards or regulate retirement homes. However, the provincial association -- Ontario Residential Care Association (ORCA) -- does set standards for retirement home performance. ORCA is funded by the province to help resolve complaints and provide information to the public about all retirement homes in Ontario.

Supportive Housing

Supportive housing is intended to assist seniors who want to live independently but require periodic support. Services typically include on-site personal care and support, daily visits or phone check-ins and can also include services like shopping, meals, and transportation. Most supportive housing also offers amenities such as meeting rooms, and lounges. Residents can also apply for visiting health professional services through the Community Care Access Centre if required.

Supportive housing services can be provided to a cluster of individuals living independently in an apartment or condominium for example (within the same building) or can extend to all tenants within a building designated as a supportive housing facility. This housing is sometimes located on the grounds of a long-term care home, which allows for the sharing of resources and programs.

Supportive housing buildings are owned and operated by municipal governments or non-profit groups including faith groups, seniors' organizations, service clubs, and cultural

groups. Accommodations, on-site services, costs, and the availability of government subsidies vary with each building.

Accommodation costs are based on market rental rates for similar apartments. They can range from \$600 to \$1200 per month, and government subsidies are available for eligible tenants. Consequently, there is usually an extensive wait list for subsidized units.

Personal care and support costs received are funded by the MOHLTC, and for an additional fee optional services such as transportation, recreational outings or hairdressing services can be obtained.

At the present time, the Province of Ontario does not have a policy providing direction to communities who have identified the need for supportive housing locally. Lacking a provincial policy, communities are without clear direction on how to explore and move ahead with the development of a supportive housing facility. With the intention of providing guidance on this matter, a provincial committee has recently been established. However, the mandate, deliverables, and timelines for this committee have yet to be communicated.

8.2. Projected Demand for Assisted Living

Projected demand for either retirement living or supportive housing needs to be approached with caution, as there are a number of variables that will ultimately affect whether seniors will seriously consider an alternate living arrangement. Questions to keep in mind as one explores supply and demand projections include:

- Are there sufficient services and supports in place to help individuals age at home?
- Can seniors access funds to assist them with major repairs and or functional design modifications to help them remain in their private dwellings?
- Are seniors willing to leave their single family homes? And at what stage of their life will this move become a serious consideration?
- Are seniors willing to pay/able to afford the higher cost of retirement living?
- Can seniors sell their homes at a fair market price and draw upon the equity they need to fund an alternate living arrangement?
- Are seniors willing to draw upon their home equity?
- Can a senior afford retirement living after the passing of a spouse?

It is noted that data from the housing survey suggest that a total of 62 individuals would consider moving into a retirement home (at some point in time) – and that 28 additional individuals were unsure if they would consider such an option.

Local seniors also noted that a number of long-time residents of the Town of Cochrane were forced to relocate due to the absence of a retirement home and questioned the community's ability to repatriate these individuals if a retirement home was built locally.

To estimate demand for retirement living in the Town of Cochrane, the 'capture rate' for the Greater City of Sudbury and for areas outside of Sudbury was utilized.¹² Capture rate refers to the number of residents in a retirement home divided by the number of individuals in the community who are aged 75+.

¹² Capture rates as detailed in the NE LHIN Seniors Housing Report.

Table 29 provides an overview of the capture rate for the community of Cochrane. The exercise suggests that 12-25 individuals would benefit from a retirement home. If one then assumes a projected increase in demand of 50%¹³ then one could assume that demand would be in the range of 18 to 38 individuals, by the year 2031.

It is conceivable that retirement living may appeal to a portion of seniors who fall between the 65-74 age range, particularly in light of the limited alternate housing options available locally.

Table 29: Community of Cochrane Projected Demand for Retirement Living Unit, 2008

COMMUNITY OF COCHRANE	POPULATION	LOW END (2.7%)	HIGH END (5.9%)
Population 75+ (in 2006)	430	12	25
Plus projected increase in 75+ population (50% by 2031)	215	6	13
TOTAL projected demand (individual) by 2031	645	18	38

Supportive Housing

An alternate way of determining the need for some form of assisted living is to consider projected demand for supportive housing. This approach captures a broader segment of the population given that it is more affordable, than traditional retirement living.

Demand is calculated based on a model that would result in a diversion of seniors from other housing-related options available, primarily long-term care homes and community support services provided in the home.

Projections are based on data detailed in the NE LHIN Seniors Housing Report (Table 30) and assume a 10% share for the community of Cochrane (community population divided by planning area population). The exercise suggests that currently 16-34 individuals would benefit from supportive housing, with demand rising to between 26 and 53 individuals by the year 2031.

Table 30: Seniors Supportive Housing Projections, Community of Cochrane, 2008-2031

COMMUNITY OF COCHRANE	2008	2011	2016	2021	2026	2031
Low Diversion	16.4	16.8	17.8	19.5	22.6	25.7
Medium Diversion	30.6	31.4	33.2	36.4	42.3	47.9
High Diversion	34.0	34.9	36.9	40.4	47.0	53.2

Source: Data extracted from the NE LHIN Seniors Housing Report, November 2008 and modified for the community of Cochrane.

¹³ The projected rate is 78% regionally, yet taking into consideration a projected decrease of 13% in the Cochrane Planning Area a figure of 50% was employed.

8.3. Statement of Assisted Living Needs

Retirement Living

Retirement living is an option that attracts individuals and couples with a relatively higher householder income. In the Town of Cochrane, it is estimated that between 12 and 25 individuals' age 75+ would benefit from access to a retirement home. If one then assumes a projected increase in this segment of the population of 50% by the year 2031 then one could assume that future demand for retirement living within the community would be in the range of 18 to 38 individuals (not units).

Assuming that 50% of these seniors are living with a partner then one could estimate that 14 to 29 retirement living units would be required. Price point for these units would be in the range of \$1,500 to \$2,500, depending on unit size and features.

It is stressed that further work will need to be done on the conceptual housing model before a determination is made on the appropriate ratio of single units relative to shared units, which in turn will affect the financial feasibility of the project. Strategic partnerships to offset operational costs, given the small size of the facility will also need to be considered.

Supportive Housing

Looking at need from a supportive housing viewpoint it is estimated that currently between 16 and 34 individuals would benefit from a supportive housing environment. Projections are that this range would rise to between 26 and 53 individuals by the year 2031.

Affordable supportive housing may attract a higher number of single tenants. With this in mind, two demand projections are outlined. Assuming that 25% of these individuals are living with a partner then one could estimate the number of required units to be in the range of 23 to 47 units. Alternatively if one assumes that 50% of these individuals will be living with a partner, then one could estimate the number of required units to be in the range of 20 to 40 units.

As previously noted further work will need to be done on the conceptual housing model before a determination is made on the appropriate ratio of single units relative to shared units to determine the financial feasibility of the project.

Based on the median income of seniors who are 65 to 74 years of age, it is suggested that affordable rents would be in the range of \$508 to \$846. Based on the median income of seniors who are 75 years of age and over, it is suggested that affordable rents would be in the range of \$478 to \$797.

To make this option affordable for seniors whose only source of income is OAS and GIS, then provincial/ municipal subsidies would be required as affordable rental rates for this segment would be about \$350 per month (based on 30% of income).

Cost of services and support options would be over and above these rental rates, likely in the \$500 to \$600 range but highly dependent on the services and supports provided.

It is important to stress that retirement home projections are lower than supportive housing projections as they reflect a lower level of interest, given that the high cost of retirement living makes this option unaffordable for many seniors. Ideally, an assisted living building would provide both options – a mix of deluxe and modest units with RGI. However, funding

becomes the limiting factor. Retirement homes are not subsidized by government, and buildings with subsidized units are subject to design and rental rate restrictions.

There are three additional important considerations that should inform the Town of Cochrane's conceptual housing design.

Firstly, that there is a demonstrated need for a supportive housing environment for aging adults who have a development delay. Data obtained from Community Living suggests that about 9 of their clients (age 50+) would benefit from a supportive housing environment.

Secondly, that there is a demonstrated need for a supportive housing environment for aging adults who have a mental health diagnosis. Data obtained from Minto Counselling Centre suggest that 15¹⁴ of their clients are aging residents (50+) whose condition would make them candidates for a supportive housing environment.

And thirdly that the Aboriginal community is working on the development of an affordable assisted home living co-op. Further discussions are needed to determine partnership opportunities and to assess if this development of this complex will reduced the number of assisted living units required and discussed in this report.

8.4. Continuing Care Retirement Communities

The concept of 'continuing care retirement communities' or CCRC is one that may be of interest to the Town of Cochrane. CCRC offer services and housing packages that allow or facilitate access to independent living, assisted living, and long-term care homes.

Seniors who are independent may live in a single-family home, apartment or condominium within the continuing care retirement complex. If they begin to require help with basic activities of daily living (*i.e.*, bathing, dressing, eating, *etc.*) they may be transferred to an assisted living or long-term care home on the same site.

Finlandia Village, located in Sudbury, is an example of a CCRC. It is located on 41 acres of land in a park-like setting on the north shore of Lake Ramsey. Finlandia Village includes:

- Finlandia-Koti Seniors Apartments (90 one and two bedroom units);
- Palvelukoti Supportive Housing (46 one bedroom units);
- Rivitalo Townhouses (31 two and three bedroom units);
- Hoivakoti Nursing Home (110 beds); and,
- Majatalo Shared Seniors Housing (8 units).

Elliot Lake is another interesting example of how a community markets is housing services as a CCRC. Elliot Lake, a community of about 11,500 residents, offers a variety of housing options which include rentals, community support services, assisted living units and long term care home beds. These include:

- Hillside Park Retirement Residences (rental units of all housing types);
- Huron Lodge – is an assisted living facility providing accommodations and services to 36 older adults.

¹⁴ Age range is as follows: 7 are 65 years of age and older and 8 are between 50 and 64 years of age. An additional 6 adults would also benefit from this supportive environment.

- Huron Lodge also offers the following services:
 - Meals on Wheels
 - Day Program
 - Respite Service
 - Specialized Transit
 - Volunteer Transportation
 - Loan Cupboard
- St. Joseph's Manor - a 64 bed long-term care home physically adjoining the hospital; and,
- Respite Care Service– Huron Lodge and the St. Joseph's Manor provide a respite care service.

While a community needs to tailor a CCRC concept to its own realities and aspirations, what is important to highlight is that by consolidating senior housing resources under a common administrative structure (which could be limited to marketing purposes) a coordinated and comprehensive assortment of senior housing alternatives can be created.

Figure 8 provides an idea of how the senior housing continuum in the Town of Cochrane could evolve. The shaded entries represent housing alternatives that could be developed to complement those options already in place in the community. An approach which also ensures that consideration is given to how the development of an option impacts the entire continuum.

A coordinative mechanism is needed to provide leadership to the senior housing continuum and could be administered from an assisted living complex, for example, with leadership from a non-profit oversight group similar to the Cochrane Seniors Assisted Living Committee.^{15/16}

An assisted living option could be based on either a supportive housing model or a retirement living model, or some combination of both allowing for more modest and deluxe units with rents being geared to income. Supportive housing can also be offered within an existing seniors' building or private residence.

Figure 8: Proposed Senior Housing Continuum for the Town of Cochrane

Centralized Coordinative Mechanism					
Housing Related Services and Supports for Seniors	Private Retirement Rentals Modified for Seniors	Senior Social Housing	Supportive Housing Facility	Retirement Living Facility	Long-Term Care Home
			OR		
		*93 1-bedroom units currently in place)	*16 to 34 individuals present day projection *26 to 53 individuals by the year 2031	*12 to 25 individuals present day projection *18 to 38 individuals by the year 2031	*33 district beds located in the community

¹⁵ The MOHLTC provides maintenance and operating grants and special (one-time) grants, among other things, to municipalities and approved corporations who are maintaining and operating approved Elderly Persons Centres. More information on this program is available on the MOHLTC's website.

¹⁶ Spruce Hill Lodge in Timmins is an example of a retirement living facility managed under the direction of a non-profit board of directors and housed in a converted hospital.

As previously stressed, strategic partnerships will be needed to ensure the viability of an assisted living alternative, as the sharing of resources and programs are key to creating a sustainable venture.

It is also worthy of mention that the Francophone and Anglophone seniors' clubs in the Town of Cochrane represent a tremendous opportunity to capitalize on the social and recreational activities being organized by members. Linkages should be made between these clubs and the senior housing continuum.

9. NEXT STEPS

Determination of the preferred assisted living model will be influenced by the funding opportunities that are available to the Town of Cochrane, and the nature of strategic partnerships that can be negotiated to create a viable assisted living model given its relatively small size. A feasibility study should guide the development of the most financially viable continuum for the community of Cochrane.

Town Council is encouraged to submit letters of intent to both the NE LHIN and the CDSSAB. The NE LHIN is involved in a provincial committee which is developing a policy framework for supportive housing. The NE LHIN may be interested in innovative projects that will address the housing needs of seniors living in rural communities. They do not however provide infrastructure funding, yet fund (via service providers) health-related services and supports.

The CDSSAB is the area's service manager for the Canada-Ontario Affordable Housing Program, which is focused in part on encouraging modest and affordable rental housing developments. Affordable housing projects designed taking into consideration these guidelines will more likely be able to secure infrastructure dollars available under this program.

10. APPENDIX A: Abbreviations

ABBREVIATION	FULL DESCRIPTION
AFRRCI	Age-Friendly Rural/Remote Communities Initiative
ALC	Alternate Level of Care
C/QPP	Canada and Quebec Pension Plans
CCRC	Continuing Care Retirement Communities
CDSSAB	Cochrane District Social Services Administration Board
CMHC	Canada Mortgage and Housing Corporation
CPP	Canadian Pension Plan
GAINS	Guaranteed Annual Income Supplement
GIS	Guaranteed Income Supplement
MOHLTC	Ministry of Health and Long-Term Care
NE LHIN	North East Local Health Integration Network
OAS	Old Age Security
ORCA	Ontario Residential Care Association
RGI	Rent-geared-to-income
RRSP	Registered Retirement Savings Plan
SPA	Spouses Allowance
Wrap Around ISDM	Wrap Around Integrated Service Delivery Model

11. APPENDIX B: Other Housing Concepts to Consider

Abbeyfield Houses

The Abbeyfield Houses concept originated in England and provides smaller communities with an interesting alternative living option for seniors to consider. The concept is designed around a live-in house manager who is not a nurse, but is responsible for the operation of the house and assumes responsibility for meals. Abbeyfield Houses vary in size from 5 to 20 units.

Some Abbeyfield Houses are new structures; others have been created by renovating an existing home, church, or other building. Each unit has its own private room and washroom, and all tenants have access to the remainder of the house which typically includes a communal living area for social interaction, meals and visits with friends and relatives.

The Abbeyfield Houses Society of Grey Bruce, a non profit resource group is available to assist volunteers and communities develop low cost seniors housing, providing care and companionship to seniors within their own communities. Their knowledge and experience having been obtained from their experience with the first Life Lease Abbeyfield Home located in Durham Ontario.

It is also noted that the Abbeyfield Steering Committee of Markdale has been working for some time to locate and acquire property suitable for an Abbeyfield House. The Committee plans on creating a Home with 18 to 20 self-contained suites especially designed for seniors.

There is an Abbeyfield Houses Society of Canada that can provide additional information regarding finance, legislation, insurance, architectural standards, house management, volunteer guidelines and resident selection (<http://www.abbeyfield.ca>).

Life Lease

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

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

As the sponsoring organization is a non-profit, the initial price of a life lease suite is based on break-even costs plus a reasonable contribution towards a contingency fund. Residents make an initial investment towards the construction of the project and upon its completion, pay the balance of the price of the life lease suite.

Housing residents pay a monthly occupancy fee to cover the project's ongoing operating costs. Although the leasehold is available for life, residents may sell their 'right to occupy' and, consequently, earn a return on their investment (similar to condominiums or private homes). The sale price of the life lease may be based on the market or may be determined

by a formula; this varies by project. At the time of the sale, a fee is paid to the sponsoring organization to enable them to continue their work in providing affordable housing.

Life lease residents may have the option of purchasing supportive housing services. Some life lease projects are connected to other facilities such as long-term care homes and share key services.

Meadowview Villa in Sault Ste. Marie is an example of Life Lease Housing. The Villa offers 16 apartments for seniors and is sponsored by Algoma District Homes.

Maitland Terrace in Listowel, Ontario is another example. It offers 16 townhomes for seniors and is sponsored by the Listowel District Senior Citizens' Complex Inc.

Au Chateau in Sturgeon Falls also has a life lease housing component.

Life Lease Associates of Canada is a private group which provides expertise and guidance to organizations interested in this type of affordable housing option (<http://www.life-lease.com/index.htm>).