

Conference on housing options for older Canadians

(NC)—Save for highlights of the Canada Census Report every four years, most Canadians pay scant attention to population statistics and demographics. Yet, the numbers are revealing; the face of the nation is getting more mature, with the senior age bracket boasting the fastest growing segment of the population.

By 2001, 13 per cent of all Canadians will be over the age of 65. In 2031, baby boomers born between the end of the Second World War and the early sixties, will be well into their senior years. Unlike previous generations, tomorrow's older Canadians are looking forward to and preparing for their senior years today. They are conscious of their health, finances and the many lifestyle options available.

More informed and socially aware than any senior group before them, they will demand many more choices which maintain their independence while catering to their changing needs, as they progress through their retirement years.

Obviously, the implications for the housing industry are great since a satisfying retirement often hinges upon the right match of home and location to accessible facilities and services.

As the federal government's housing agency, Canada Mortgage and Housing Corporation is also preparing for the future, exploring innovative housing options with representatives from private industry, governments and social agencies.

As part of its search for answers to the housing question of the century, CMHC is holding a Conference on Housing Options for Older Canadians which will tie into the 17th Annual Scientific and Educational Meeting sponsored by the Canadian Association of Gerontology in Halifax, Nova Scotia, 18-20 October 1988.

Conference participants will examine new ideas in housing from educa-

tional, financial, design, social and governmental perspectives. Members of the international community, facing similar demographic trends, will share housing experiences and concerns.

For example, many countries such as Britain and Australia have had success with forms of housing not often found in Canada. The garden suite, or "granny flat" has satisfied many seniors in Australia, but met with mixed reviews in Canada. Placed on the property of a close friend or relative, these small self-contained units give the senior citizen an independent dwelling, yet also a sense of security should assistance be required.

The most popular form of retirement housing in the United Kingdom, not to mention the most promising housing market, consists of purpose-built apartments or groups of small, single-storey homes in developments of 20 to 50 dwellings. Called sheltered retirement housing, these developments keep a staff member on hand to help residents if necessary and each unit is equipped with an emergency alarm system.

The Conference will also examine ways of helping those who are house rich and cash poor to stay in their homes through innovative financial mechanisms.

CMHC hopes the Halifax conference will also educate architects and designers about the functional needs of the elderly.

For example, the older person cannot always see and hear or move as well as the average occupant of a specific type of dwelling. Special lighting, and spatial considerations accommodating wheelchairs or walkers must be considered at the design stage so that elderly residents have the sense of security and orientation necessary to maintain an independent lifestyle for as long as possible.

Co-ops inviting, but beware

Ontario residents could lose their homes if they fall for shady deals designed to get around rental housing protection laws.

Provincial government officials are concerned that unethical promoters are setting up illegal or misleading schemes to sell off units in developments classified as rental housing.

"People think they are buying a piece of real estate, an apartment to live in, but what they are really getting is an interest in a trust or limited partnership," says Sara Blake of the Ontario Securities Commission (OSC) which is investigating a number of the promotions. "The interest is not registered on title - sometimes the existence of the partnership is not on the title either."

Even investors not interested in occupying the building have to be wary of these deals, says Ms. Blake.

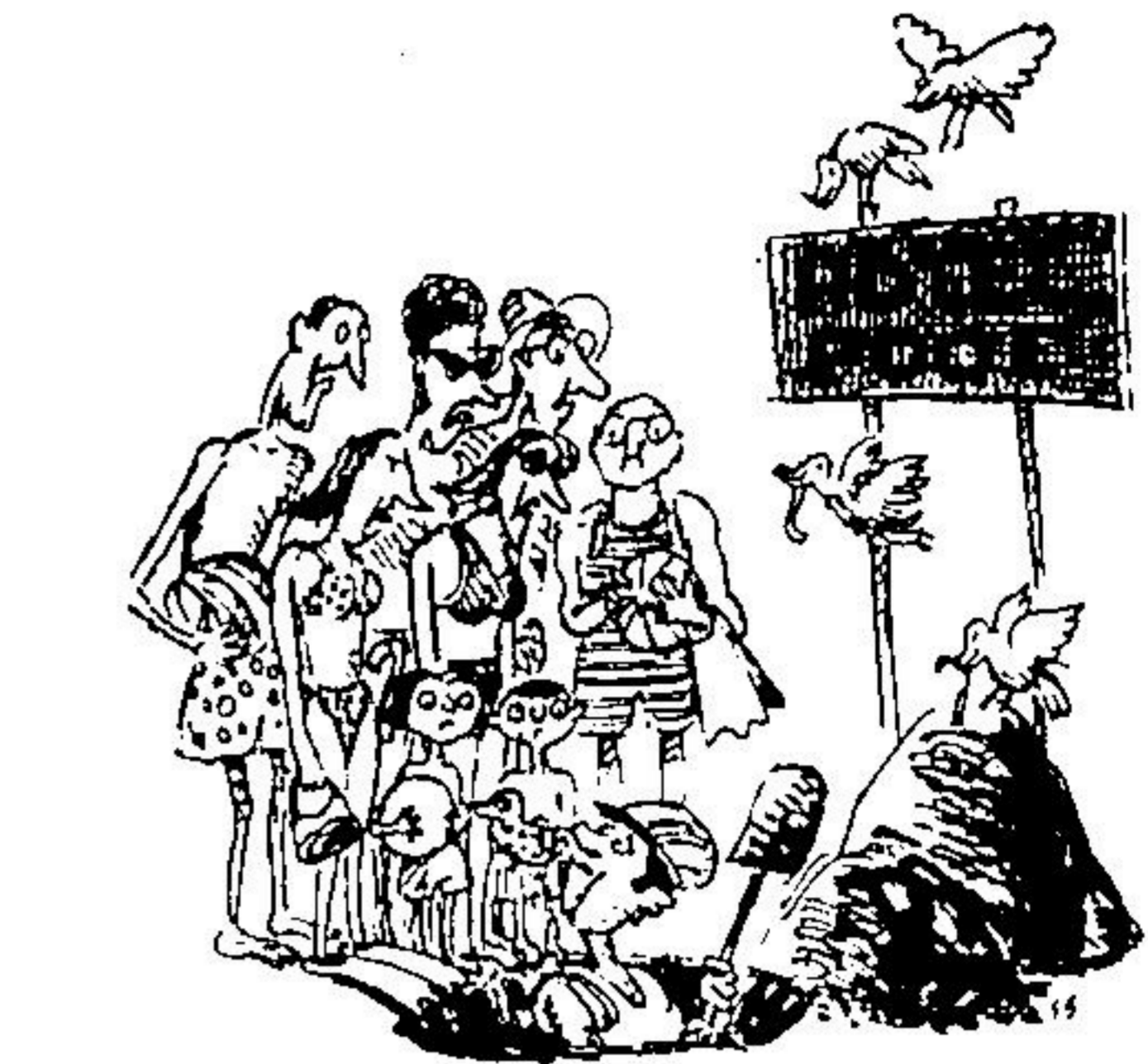
Confusion over the identity of landlords, responsibility for repairs, decision-making authority and who owns what can seriously affect the value of an investment. When the title makes no mention of a partnership or trust, there is a risk that the promoter could sell the building to a third party who is unaware of the outside interests, Ms. Blake says.

"So, regardless of whether they want to live in the building, prospective investors should get their lawyers involved," Ms. Blake says.

"The OSC's primary concern is that purchasers are not being told of the risks. Stay away from anything that seems odd. If a court battle resulted in the sale being declared void, you'd probably have to sue the original seller to get any money back. The chances of losses are too great to take the risk when there are so many legitimate investments out there."

The legalities are complex, but at least four different structures for ownership are being used, says Susan Rosenthal, legal counsel for the Ontario Housing Ministry. In all variations, purchasers may be misled into believing they can evict existing tenants to occupy the apartments themselves, Ms. Rosenthal says.

"But tenants are protected by the Landlord and Tenant Act and are not



required to vacate their units when their building is sold," she says.

By setting up the sales to look like business ventures, promoters are trying to circumvent the Ontario Rental Housing Protection Act which became effective July 10, 1986. Under the Act, municipal council approval is required for any major changes affecting rental housing. This includes demolitions, renovations, and conversions to other uses or forms of ownership such as condominiums and specific kinds of co-operatives set out in the act.

The legislation defines rental housing as any building or related group of buildings containing at least one rental unit. In most situations, it does not affect housing in municipalities with populations smaller than 25,000 or buildings with less than five residential units.

"There are an awful lot of ifs, ands or buts to this situation, so, like the OSC, we are advising people to get

their lawyers closely involved in any purchase that seems remotely questionable," Ms. Rosenthal says. "Don't sign anything until a real estate lawyer has reviewed the deal and if you still have doubts, ask specifically about potential infractions of the Rental Housing Protection Act."

If the type of co-operative defined in the act is set up illegally, it could be disbanded.

The penalty for contravention of the act is a maximum fine of \$50,000 and one year in jail for each count.

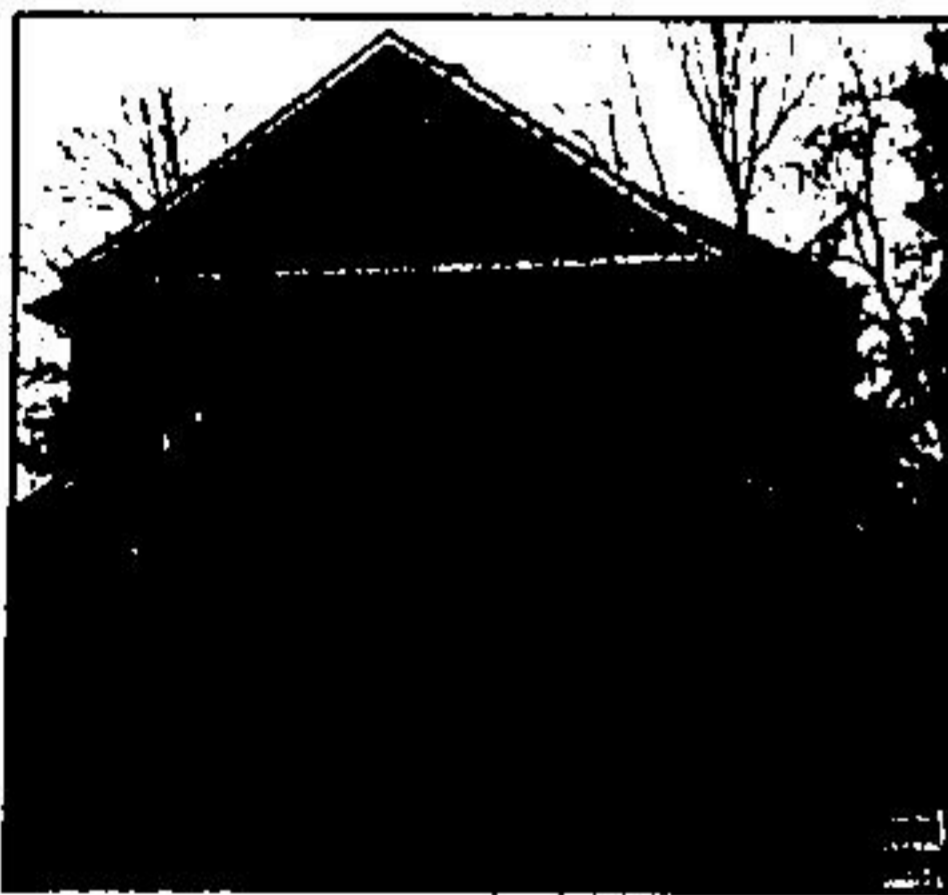
Procedures on the Rental Housing Protection Act are available at 21 Rent Review Services (RRS) offices located throughout the province. Numbers are listed in the Ontario government section of the phone book blue pages.

Questionable sales of rental housing should be reported to the nearest RRS office or, if investment shares are involved, contact Ms. Blake at (416) 593-8299.

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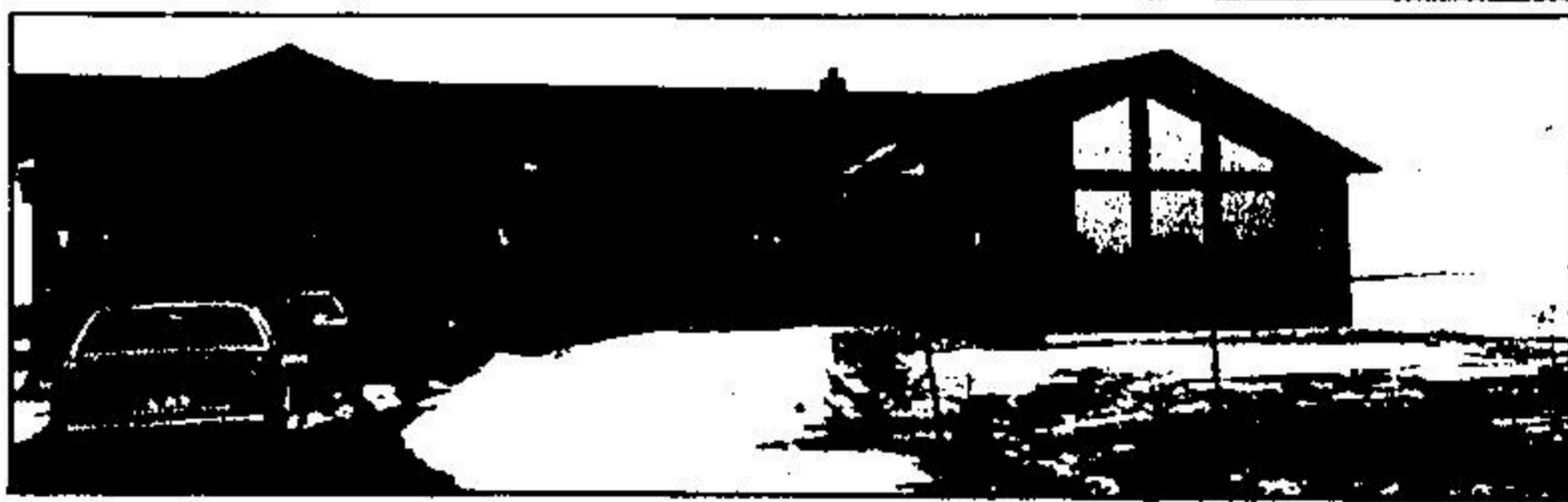
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