HOUSING THE ELDERLY:
A COMPREHENSIVE POLICY
AND COORDINATED PROGRAM

by

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We accept this thesis as conforming to the
required standard

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ABSTRACT

One of the most striking dimensions of population change in Canada is the marked increase of elderly persons in proportion to the total population. This phenomenon, particularly pronounced in British Columbia (B.C.), reflects in large measure the attractiveness of regions within B.C., where climatic conditions are probably the most moderate in Canada. This large concentration of the elderly creates a significant housing problem because the elderly, on the whole, have lower incomes than other housing consumers and are thus at a disadvantage in securing adequate accommodation.

An attempt is made to evolve an approach to the problem of housing the needy elderly which will be generally applicable in Canada and particularly applicable in B.C. It is contended that there is need for an administrative system designed to coordinate the diverse public and private organizations that are involved, or potentially involved, in providing housing and complementary services for the needy elderly. Coordination is required at several levels including coordination of planning and welfare agencies, coordination of efforts of municipalities in housing programs designed to serve residents of several municipalities, and coordination of private housing and service agencies with complementary public housing and service agencies.
As a basis for investigation it is hypothesized that in British Columbia, the Provincial Government ought to be responsible for establishing the objectives, policies and administrative framework necessary to encourage joint participation of federal, provincial and local governments and private enterprises in implementation of a comprehensive housing program for the elderly.

The hypothesis stresses the importance of objectives and policies as a necessary basis of a housing program. While Provincial responsibility is emphasized, the ideal situation would entail joint Federal - Provincial participation in the definition of housing objectives and policies because of their joint participation in financing of these programs. Accordingly, it is proposed that the overall administrative framework use the "Urban Development Board", an administrative device designed to foster effective and coordinated joint Federal - Provincial action.

The Provincial Government is alone constitutionally capable of establishing the necessary administrative machinery to implement housing programs at the local level. The key issue is whether to entrust the program to a dominant Provincial mechanism or to a strongly empowered local agency. Emphasis is placed on the human ecology of the problem. The problem of housing the elderly is expected to be pronounced in regions with climatic amenity, and particularly in urban areas of those regions. In addition,
the requirements of an administrative system to implement a housing program are developed and a range of alternative administrative devices analyzed in light of these criteria. The analysis suggested that the local housing authority approach could produce a coordinated housing program at the local level of Government. The Provincial Government would make housing a mandatory function of local government, at the same time providing the necessary powers and financial resources for local housing authorities. The Provincial government would coordinate the programs of all local housing authorities and administer a system of grants-in-aid to these authorities in proportion to the need and in relation to Provincially established priorities. Because of the strength of voluntary philanthropic housing effort in B. C., it is suggested that the local housing authority be closely affiliated for coordination purposes with a proposed Housing Council to be comprised of representatives of those private organizations providing housing and collateral services.

The case-study method is used to determine the utility of the recommended administrative system within the context of a specific area. The focus of the case study is on the administrative arrangements for housing the elderly at the local level. Proposed changes in Federal - Provincial relations on housing problems are not examined because a case study cannot identify the influence of non-existent
administrative systems. The study serves to illustrate the potential role of a local housing authority although the mechanics of implementing the approach are not detailed.

The hypothesis fails to assert explicitly that the Federal and Provincial Governments should jointly participate in formulating objectives and policies and that a housing program for the elderly should not be conceived independently of an overall housing program. Subject to these limitations, the hypothesis is considered valid.
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CHAPTER I

HOUSING THE ELDERLY: A PLANNING PERSPECTIVE

Twentieth century Canadian society has experienced profound changes, not the least of which are the changes in the structure of the population. One of the most striking dimensions of population change is the marked increase of elderly persons in proportion to the total population. This phenomenon, which is particularly pronounced in British Columbia, reflects in large measure the attractiveness of regions within B. C., where climatic conditions are probably the most moderate in Canada.

This disproportionately large concentration of the elderly creates a significant housing problem because the elderly, on the whole, have lower incomes than other age groups. This of course means that the elderly are at a disadvantage in securing adequate and suitable accommodation at rentals they can afford to pay. Moreover the housing requirements of the elderly are more specialized than those of the population in general.

Greater attention must be devoted not only to the location and design requirements of homes for the elderly, but also to the provision of a wide range of related services necessary to sustain the physical and mental well-being of citizens with declining capacities for self-support.
Once again the ability of the elderly to pay for the costly services which complement the shelter requirement is low in relation to need. However, the shelter needs of the elderly are considered sufficiently specialized that the housing problem cannot be described exclusively in economic terms.

Planning is not pre-occupied with the differences between the so-called "economic market" in which individuals finance their own housing and the "non-economic" market in which individuals must be given financial assistance, either on a recoverable or non-recoverable basis. Planning for the needs of the elderly is geared to ensuring the most effective provision of neighborhood amenities and social services from which the elderly as members of a larger community can benefit, and can prevent the creation of economic and social ghettos.

This thesis examines the nature and dimensions of a program for housing the elderly, prior to prescribing an administrative system to implement such a program. Before examining the housing problem per se it is necessary to paint, albeit with broad strokes, the demographic and economic background.
I CAPSULE INSIGHTS
ON THE HOUSING PROBLEM

Dimensions of Increasing Housing Need

Old age is arbitrarily defined in relation to the chronological age of retirement, which in Canada, generally occurs at age sixty-five. Thus the elderly, are defined as persons 65 years of age and over.

The elderly population in Canada as a whole, has increased from 5.0% of the total population in 1901, to 7.6% in 1961.\textsuperscript{1} It is anticipated in light of increasing longevity, that this upward trend will continue and that the elderly will constitute 8.9% of the total Canadian population by 1980.\textsuperscript{2} In absolute numbers, the growth was from about 270 thousand in 1901 to about 1.4 million persons in 1961. In British Columbia, the elderly population constituted 3.1% and 10.2% of the total population in 1901 and 1961 respectively. The absolute numbers of persons over age 65 for B. C. in 1901 and 1961 were approximately 5,000 and 165,000 respectively.

Moreover, the average age of the elderly population in Canada is expected to increase progressively so that persons aged 75 and over which constituted 33% of the total old aged group in 1955 and 35.5% in 1961 are expected to constitute 38% of the total elderly in 1980.\textsuperscript{3} The absolute
figures are impressive; the number of people aged 75 and over is expected to increase from 398,000 in 1961 to 911,000 by 1980.

This increase in longevity is a product of several influences, the most important of which are improved standards of nutrition, medical care, and public health services.

Some view this "medicated survival" as a scourge because for them

- More handicapped survive at all ages. More people live to have mental illness. More people live to become socially and financially dependent. More people live to acquire chronic illness of all kinds.  

Others view the "problem of aging" as no problem at all. "It is only the pessimistic way of looking at a great triumph of civilization".  

Viewed dispassionately, the simple facts of an aging population are the increased numbers of aged people, an increased proportion of aged people in the national population, and the increasing average age and therefore average dependency of the aged population. The massive implications of these changes in population structure for community services, especially housing, medical care and general welfare are just beginning to be realized.
Housing an Aging Population

The broad statistical aggregates indicate the gross dimensions of the housing requirements of the aged which must be met by Canadians in general, and British Columbians in particular. A more detailed discussion of the demographic characteristics of the aged is necessary to indicate in precise terms the types of housing appropriate for an aging population. First however, a brief review of the process of aging as it affects housing requirements of the aged is required.

The Process of Aging. Knowledge of the process of aging as a physiological, psychological and social phenomenon is becoming increasingly sophisticated. For example, there are four phases of aging defined in terms of the "family cycle" and housing requirements.6

Phase I, starts in middle age when the children begin to leave home and the housing begins to be too large for remaining family members. Phase II comes in "later maturity" when all the children have left home. Phase III, described as "early old age" is the stage characterized by near universal retirement of the chief wage earner, and the stage in which a growing proportion of the aged have physical ailments which restrict their activity. Generally this is the period in which initial adjustments in housing take place. The well-to-do may revamp existing quarters or seek special
retirement housing; the low income aged, for economic reasons, are frequently forced to live with their children. Moreover, at this period, death brings dissolution to many families and the widowed partner may be forced to or may desire to make new housing arrangements. Phase IV is the period of "late old age" in which a growing share of people require considerable personal and health service in addition to shelter because of increased infirmity. Phases III and IV are the periods when the unwed and widowed are faced with serious problems of securing satisfactory accommodation because of their general low standing on the economic scale. This is why single people show greatest interest in special types of accommodation.

**Demography and Housing Types.** The character of the housing stock required for housing the elderly is a function of several demographic characteristics.

The marital distribution of the aged is a key variable. In Canada, married couples constitute one-half of all aged people, and 95% of these families maintain separate or self-contained households. This indicates a substantial demand for independent living quarters. The 1961 Census of Canada enumerated 542,000 single elderly, 172,000 of whom were living alone and 300,000 of whom were living with married children. As our society becomes increasingly
mobile, the ability of married children to provide accommodation for their parents will probably decline. This suggests an increasing demand for units providing so called "sheltered care" for the single elderly. Sheltered care refers to homes for the aged which provide food and personal services and perhaps health services in addition to housing. Because the existing trend is towards differential longevity of male and female, an increasing proportion of these units must be provided for females.

The Ontario Association of Housing Authorities (O.A.H.A.) estimates that the expected increase in the elderly population in Canada between 1961 and 1980 will constitute 300,000 elderly families and 170,000 elderly non-family formations.7

**Economic Factors in Housing.** The demand for special programs for housing the aged reflects concern for the problems of the elderly - namely low income, declining health, increasing dependency and perhaps rising medical costs. The housing problem appears to be, in the main, an economic one. In simplest terms, the elderly with their low personal incomes, often cannot find accommodation in the market-place suitable for their requirements. The problem is one of poverty - that is the lack of income sufficient to secure a living at standards deemed by society
The plight of many of the elderly is basically portrayed by income statistics. In 1961, 45-55% of aged males and 90% of aged females had incomes under $1,000 per annum. Moreover 30% of the aged with an annual income of less than $3,000 reported no liquid assets and 55% reported assets of $1,000 or less. Most assets take the form of homes or equities in life insurance. These assets are subject to rapid depletion because of the low cash incomes and the burdens of living expenses - especially the costs of prolonged illness, so that frequently "the aged outlive such assets as, they once possessed".

At the moment it is believed that most private pension funds "came too late for their maximum benefits to be felt in the retirement income of the present generation" of the aged. In the future, the increased number of pension plans - both private and public (such as the proposed "Canada Pension Plan"), may assist in improving the relative economic position of the elderly.

The O.A.H.A. defined the poverty line of $1,000 per annum for single elderly persons and $1,500 annum for elderly couples. Because they found that the average monthly rental for dwellings occupied by the elderly was only fractionally lower than the average rentals for all
households, they concluded "at least 40% and as high as 60% of the elderly individuals in Canada are enduring hardship because of economic constraint. Twenty-five to 30% of elderly families are so distressed".12

Indeed in 1961 there were in B. C.

34,000 people over the age of 65 whose monthly income does not exceed $79 (Old Age Assistance or Old Age security and Cost of Living Bonus), and 10,000 dependent on War Veteran's Allowance of $90 per month.13

The annual gross incomes of these two groups, assuming no additional sources of income exist, are respectively $948 and $1,080 per annum. Using the O.A.H.A. definition of poverty, the former group is poverty stricken and the elderly couples receiving the War Veteran's Allowance are poverty stricken. This measure is obviously no more than a rough approximation of need. Families with incomes in excess of the "poverty line" may because of high medical or other expense be rated as poor. Conversely, many of the assisted elderly may have some supplementary source of income.

The Ontario Welfare Council utilized the budget itemization technique to determine a realistic "shelter cost to income ratio" for persons with a modest income level somewhat above the O.A.H.A.'s $1,000 and $1,500 poverty line. They found that an "appropriate service
rental shelter allocation for elderly individuals could range at about 40% and for couples at approximately 30%".14

The Social Assistance Allowance Scale in B. C. (1961) computes an acceptable rental for single unemployable males over age 45 at 32.7% of total assistance and 37.6% for unemployable couples over age 45. A 1958 study by the Community Chest and Councils in Vancouver entitled The Adequacy of Social Assistance Allowances in the City of Vancouver found that both these groups (single and couples) were paying 49.6% of their total assistance for shelter.15

This approximation would summarize the problem of the lower income elderly, who because of the compulsory retirement age would be considered, in the main, unemployable. Obviously an excessive proportion of income is being used to secure accommodation, resulting in the need to forego consumption of other goods and services.

The Concept of Need. The O.A.H.A. also determined the extent of housing need in Canada by deriving a concept of need using the following criteria:

1. ...families and households who are living in physically unsatisfactory accommodation whether at manageable or excessive costs...

2. ...those households who, to achieve decent and sanitary housing have been obliged to devote an excessive amount of their budget to housing....16
Applying these economically derived criteria of need, they concluded that of the 516,000 elderly families enumerated in Canada in 1961, some 30 to 35% are experiencing difficulty in achieving good housing at reasonable costs. They consider that couples can devote about 30% of their income to obtain serviced shelter.\(^{17}\)

Using evidence gleaned from unspecified social welfare reports, the O.A.H.A. concluded that one half of the 235,000 non-family elderly households enumerated in 1961, were apparently in economic difficulty. It was assumed that "a major component of this difficulty is good housing at manageable costs".\(^{18}\)

The O.A.H.A. believed that the housing problems of 70% of the families could be resolved in large measure by larger pensions, more medical care and other social benefits. A similar figure for single elderly was not provided.

The foregoing review leads to the following conclusions:

1. The housing difficulties of the aged are largely those caused by inadequate personal income.
2. The housing problem means that the elderly cannot find accommodation in the market place suitable to their requirements at prices they can afford.
3. The economic difficulties associated with aging are affecting large numbers of people. Moreover, increased
welfare advantages may be forthcoming, yet they will be partially offset by inflated costs of consumer goods and housing.

4. The O.A.H.A. underlined the fundamentally social nature of the problem by stating: "An ideal rather than a number is the final and only defensible conclusion of the housing need appraisal".¹⁹

The Aged: A New Force in the Market. The majority of Canadian building efforts in the post-war period have been geared to meeting the demands of a mass market in particular the demands of young families with children. Considerable resources have also been devoted to meeting the requirements of the single wage earners and young married couples without children, as witnessed by the upward trends in apartment building in major cities across the country. For example, apartment accommodations, often eminently suitable to the needs of the elderly are usually beyond the means of the lower income segment of the elderly market.

Only in the recent past has much attention been specifically directed towards providing housing for the aged as a special segment of the market.

Housing needs of the elderly have become an important object of special study because:
1. The demand of the elderly for housing types well adapted to their needs is expected to increase, particularly as increased longevity puts more and more of the elderly in the "early" and "late old age" segments of the aging process. This will increase the complexity of the housing problem for more people will be in the position of requiring types of accommodation uniquely well adapted to special requirements brought on by increasing dependency.

2. Housing needs are becoming a major part of overall welfare planning for the low income elderly.

3. The needs of the elderly are such that physical shelter alone will not suffice. The elderly require a wide range of services that must be considered as an integral part of the housing process. It is the provision of these services and attendant management problems that have deterred most private investors from taking an active interest in housing the elderly, apart from the relatively few nursing homes accessible only to the middle and upper income groups.

A Planning Perspective of the Problem

As indicated above, the housing for the elderly is readily identifiable as a unique component of the overall housing market because the elderly housing market exerts
strong demands for services in conjunction with shelter. Because of this, the problem of housing the elderly can be viewed as an important meeting ground for social and physical planners whose professional efforts and talents are jointly required to forge an effective program for housing the elderly. Such a program, while geared primarily to meeting the needs of the low income elderly will provide services which the elderly, whether rich or poor, may utilize.

Indeed the provision of housing for the elderly has been one area of housing activity which, because of the recognized need for dual contribution from physical and social planning, has given the promise of genuine "community" planning and building.

As expressed in Public Housing and Welfare Services, "The goals of comprehensive [i.e. physical] planning and social planning meet in the desire that the city should be the best possible place in which to live". With reference to housing the elderly, both physical and social planners are assisting in ameliorating the same social problem and achieving the same social objective - namely ensuring that the needs of the elderly are properly fulfilled.

That there is increased recognition in the planning process for "integrated physical and social planning" is not to deny that social and physical (i.e. community)
planning are disciplines lacking unique foci of interest. The community planner is concerned with formulating appropriate goals, policies, and programs to facilitate the proper provision of necessary physical facilities - in this case housing. The social planner follows similar procedures in planning for the provision of services necessary to serve the inhabitants of these houses. The community planner, while not necessarily formulating, in the first instance, the social goals which guide the programs affecting the welfare of the elderly, must clarify the relationships between social goals and the physical development goals which are his direct professional concern. The community planner is capable of ensuring that housing for the elderly is placed in a community setting well related to the necessary amenities such as stores, parks and transit routes which are adjuncts of housing. Similarly, the community planner can strive to ensure that the housing supply should be of the right type, at the right price, and in sufficient quantity to meet the needs of the elderly.

The terms physical planning and community planning are synonymous as used herein. Certain writers are prone to inferring that physical planners are oblivious to social need, a view which cannot be entertained herein. For this reason the term community planning is used advisedly.
The task of determining the existing and long-range need for housing and preparing the "long range proposal which seeks to fulfill future housing needs,..." is properly that of the community planner. His job is the preparation of proposals based on social need as part of an overall plan for residential land use.

The basic shortcoming is that no true planning to meet the need is being done. Accepting the definition that planning means assessing future needs and determining how these needs are to be satisfied, it is obvious that the rudiments of planning are non-existent. There is neither adequate prediction of the need on a regional or local basis in B. C., nor is there adequate preparation for accommodating this need. No plan has been evolved to ensure action will be taken to satisfy the anticipated need.

Let us first consider prediction. The lack of information on housing need is a massive gap for information alone can indicate the nature and dimensions of housing need in a specific area. Well publicized, such information could alert public and private decision makers of the pressing needs. Political decision makers cannot be expected to act where knowledge of housing inadequacy is scant.

The lack of information has adverse ramifications on the process of preparing to meet the need. The lack of objectives for housing the elderly is in part traceable to
the lack of information on the extent, nature and geographical location of future "need".

Information is necessary to provide insight into the problem, which is the necessary basis for formulation of objectives. How are the elderly to be housed and at what level of service? This question must be answered and expressed as an objective. This objective will in fact determine the aggregate housing need because need is a function of social objectives. No policies exist, again probably reflecting the lack of information upon which to base enlightened policy. Moreover, without information, no program which systematically relates the supply of housing to the need can be prepared. There can be no priorities assigned to projects, in relation to the urgency of need, and thus there is no assurance of obtaining an optimum allocation of scarce housing resources at any time. Albeit, as long as demand is generally high for any type of old age housing, priorities may not appear to be too useful. As need becomes satisfied, however, the importance of priority in resource allocation will become enhanced.

In B. C. it is generally fair to say that both public and private efforts toward housing the elderly are presently spurious. Under this system of project planning there is no assurance of continuity of effort, or of providing the housing at the proper time in the proper place.
Project planning is generally too narrowly conceived. It may well be that project planning - by a charitable organization or by public authority may be less effective in meeting broad social needs than it might otherwise be because its efforts are restricted to a single function, to providing a single type of shelter, or serving a single type of people in a single political jurisdiction.

What all this indicates is the lack of an administrative apparatus which can effectively ensure implementation of a full program for housing the aged.

II OBJECTIVES OF THE STUDY

Description of the Problem

It is the contention of this study that there is an urgent need for an administrative system designed to coordinate the diverse public and private organizations that are involved or potentially involved in providing housing and complementary services for the elderly.

The aim is to evolve an approach to housing the needy elderly which will have general applicability in B. C. and which will provide for:

1. Executive leadership that is responsible for implementation of a comprehensive and coordinated housing program.
2. Successful integration and coordination of the efforts of private and public enterprise in housing the elderly.
3. Preservation and encouragement of existing enterprises that provide housing for the elderly.
4. Dedication of more resources for the provision of housing for the elderly if necessary.

To fulfill these conditions, an administrative framework is proposed which will consist of a system of interrelated agencies and interests which is (1) multi-functional, that is capable of integrating the functions of financing, planning, welfare and project management required in the process of providing homes for the elderly; (2) multi-level, that is capable of interrelating two or more levels of government, several local governments if necessary, and private enterprise to produce an overall coordinated effort; and (3) multi-area, that is capable of initiating a program extending over several political jurisdictions if necessary.

The prescribed system must be designed to:

1. Ensure that there is an ultimate responsibility for initiating a program that will systematically relate the supply of housing to the need for housing. This may imply the possibility of direct or more extensive indirect government participation in the housing market. The program should ensure that proper services are
provided for the right people, in the right location and in the right time sequence.

2. There must be a legislative or legislative-administrative device that will conceive objectives and policies. A decision must be made on who shall participate in the process of formulating objectives and policies, and what the roles and responsibilities of the various participants in the housing process are. For example, is there need for joint planning and policy making by physical and social planners and both private and public interests?

3. The administrative system must ensure that diverse interests are most efficiently and effectively involved and utilized to get on with the job of providing housing. This system would be designed to avoid duplication of effort by defining roles and responsibilities of the various participants in the housing process, thus relegating to the participants the functions that they can best perform. This system must be designed to facilitate inter-government and government private joint participation in the housing process.

4. The program should be broad enough to encompass alternative approaches to the problem of improving the housing situation of the elderly, including:
   a) Economic approaches such as subsidized rentals, increased welfare payments, increased medical services
etc. which will leave the elderly in a better economic position to bid for accommodation on the market.
b) Preventative measures such as education to induce people to prepare earlier in life for their post-retirement housing needs.
c) A variety of approaches to obtain increased specialized housing including incentives to the real estate investors, and public housing.

5. The approach must be comprehensive, that is the housing program must meet the full range of housing needs of the elderly.

6. The housing program must be implemented in appropriate and relevant geographical areas unencumbered by jurisdictional boundaries.

7. A "community planning" approach embracing both social and physical planning authorities, agencies and interests.

8. The location of special housing for the aged must be a function of city planning. This is to capitalize most fully on the possibilities of achieving more "positive design on a neighborhood scale".23

Summary of the Problem

In view of the increasing housing need, an approach to efficiently and effectively house the elderly must be developed. An administrative system must be evolved to
ensure that the functions of formulating objectives and policies, collecting necessary information and implementation of programs of action are appropriately performed.

As a starting point for investigation, it is considered that the Provincial Government of B. C. must assume a wider role in the process of housing the elderly because:

1. Of its constitutional responsibility.
2. Of the felt need for an ultimate executive authority.
3. The problem of housing is partially due to migration and thus a problem initiating beyond specific municipal boundaries.
4. The Province has the financial ability to initiate programs which include housing and welfare.
5. The Province can negotiate directly with the Federal Government to secure National Housing Act Assistance.

It is also considered necessary that existing participation in the process of housing the elderly must be preserved and enlarged and the efforts of participants more fully interrelated because each plays a vital and irreplaceable role in the process of housing the elderly.

These two considerations interlock in the hypothesis of this study that
In British Columbia, the Provincial Government ought to be responsible for establishing the objectives, policies and administrative framework necessary to encourage joint participation of federal, provincial and local governments and private enterprise in implementation of a housing program for the elderly.

III SCOPE, ORGANIZATION, AND LIMITATIONS

Scope and Organization

There are two key concepts, each with a number of component elements, embodied in the hypothesis. The key concepts are of course the question of Provincial responsibility for housing the elderly and the need for a housing program requiring a number of participants.

The total question of responsibility is investigated in Chapter II. Responsibility of the Province is defined in terms of explicit obligations and by a process of determining which segments of the housing program are not being efficiently handled by local government and private enterprise.

Chapter III is designed to elaborate on the concept of a program - particularly the nature of a program and the need for objectives and policies. The design of an administrative system applicable in the Province of B. C. that defines the roles and responsibilities of all participants in the housing process is also the subject of
this chapter.

Chapter IV employs the case-study method to test the utility of the concept evolved in Chapter III. A selected area in the Greater Vancouver area is employed.

A review of the thesis and an evaluation of the validity of the hypothesis will constitute the subject of Chapter V.

Limitations

The concepts of "objectives" and "policies" are embodied in the hypothesis. While these concepts are defined and enlarged upon, no attempt at exhaustive cataloguing or detailed formulation of objectives and policies is made. The purpose is to stress their importance as basic guidelines to a housing program.

In discussing the question of joint participation, no attempt is made to itemize and investigate the full range of detailed housing problems requiring operational and administrative coordination in government. Nor is the investigation of the arrangements for financial participation in housing programs the subject of this study.

No attempts at detailed evaluation of alternative administrative devices in terms of their ability to mobilize community participation effectively are undertaken.
Lastly, no investigation of the comparative advantages of economic welfare programs versus housing programs is undertaken, other than to acknowledge that these programs are complementary and perhaps partial substitutes for each other.
REFERENCES


3. Ibid.


8. Ibid., p. 64.

9. Ibid.


12. Ibid.


17. Ibid., p. 66.

18. Ibid., p. 65.

19. Ibid., p. 96.


21. Ibid., p. 45.


CHAPTER II

ROLES AND RESPONSIBILITIES IN THE PROCESS OF HOUSING THE ELDERLY

I HOUSING THE ELDERLY: A REVIEW OF PRACTICES IN CANADA

The purpose of this chapter is to describe and analyze the existing roles and responsibilities of all levels of government and free enterprise in housing the elderly in Canada.

Responsibilities

The process of housing the elderly is a complex one because of its multi-participant character. All levels of government, different departments and agencies within government at each level and a number of private agencies, interest groups and profit making enterprises participate in the process.

On the question of responsibility, the Manitoba Housing Study contends

The provision of an adequate supply of sound housing should primarily be the responsibility of private enterprise. The community should create the factors which will allow private developers to supply dwellings at a wider cost range than is presently the case.1
This statement expresses the philosophy which has guided development of successive legislative acts both Federal and Provincial, providing financial support for private efforts to expand the housing supply. Until recently, government participation has been largely restricted to actions designed to stimulate production of housing in the private sector. Loans, subsidies, research and technical advice have been the characteristic instruments of public policy. Direct participation by governments in the housing market in Canada is still largely confined to providing dwellings for low income citizens incapable of paying "economic rents".

Housing of the elderly is now accepted as a welfare problem because the elderly constitute a large proportion of the housing market which is incapable of paying an "economic rent" which would justify provision of housing by the real estate market. Federal and Provincial Governments alike have become significantly involved because of increased acceptance of an expanded role of the state in welfare. Welfare has traditionally been a service administered by local government in Canada but they since have experienced a progressive broadening of welfare services which has resulted in a "moving up from municipal to higher levels of government". Angel and McKinnon note that education, employment, income maintenance, health, recreation, and social welfare have in the past been regarded as relevant to
the needs of the aged but Housing is a "newcomer" to the group of welfare devices to assist the elderly.

Housing the elderly is a prime area of public-private cooperation in public affairs because our federal system of government and "mixed" economy leads to a dispersal of productive power, initiative and innovation. Humphrey Carver describes the system of producing housing for the elderly as consisting of "such an interwoven complex of public and private efforts that the responsibilities could never be unscrambled" and rightly so, for it is important to utilize all possible resources in providing a variety of housing types for a variety of elderly people living in the same "social and economic system of urban life."^4

Coordination

Joint participation by diverse government and private organizations in the process of housing the elderly is seen as necessary and desirable. Equally important however, is the need for a system of administration capable of coordinating all efforts because of the growing size and complexity of the housing problem, and the increased number of participants. More cooperation of public and private participants within the framework of explicit and mutually consistent federal, provincial and municipal policies is considered essential. A single ultimate authority responsible
for housing the elderly is also necessary for as Scott Greer contends, the diffusion of power and dilution of responsibility produces "a curious rigidity, not a rigidity of program but a rigidity of process that enervates program". The contention of this thesis is that the process can and must be made more efficient and effective by evolving explicit statements of housing objectives and policies designed to clarify what is to be done and who is to do it, thus forming a guide for both government and private decision makers. An administrative system designed to encourage joint participation within a framework of guiding objectives and policies would serve to: (1) clarify roles and responsibilities, (2) streamline the decision making process, (3) facilitate inter-governmental participation, inter-departmental coordination, and private-public joint participation in matters of policy and action, (4) foster and facilitate new ideas and alternative solutions to problems of housing the elderly and (5) permit joint participation in the implementation of workable programs capable of dealing effectively with housing need.

Joint participation of private and public sectors is necessary because each is capable of performing a vital and mutually supporting function. Fiscal capacities and legislative powers of government are supplemented by private capital and managerial talents. Because a "partnership"
approach is considered desirable, the problem of defining the scope of joint participation arises. Imposed plans and standards utilize the regulatory powers of government. However, the participative approach requires in addition to regulation, use of the basic tools of effective management, organization and motivation. The advantages of an administrative system as a device for facilitating joint participation has been discussed. What does the concept of motivation offer?

Participants in the housing process must be highly motivated, for this condition brings forth the fullest opportunities for creative change. Juran outlines these proposals for ensuring motivation:

1. ..never ask a man to do something without explaining why you want it done.
2. ..never tell a man how he should do something without first asking him how he thinks it should be done.6

Assuming these "axioms" are applicable to organizations as well as man, they constitute useful guidelines to developing an administrative framework. The first "axiom" suggests that clearly stated objectives plus the availability of information could go a long way in stimulating participation. The second suggests that wide participation is important in establishing policies and administrative procedures.
II EXISTING ROLES AND RESPONSIBILITIES
FOR HOUSING THE ELDERLY: A DESCRIPTION

The purpose of this section is to identify the participants in the process of housing the elderly in Canada and to describe their roles and responsibilities.

Government

Introduction. In the Canadian federal system of government the sources of power and initiative are usually to be found at three levels of government - federal, provincial and municipal. In addition, administrative boards or authorities or metropolitan federations administering specific functions form an effective "fourth" level. All may participate in the function of providing housing.

The British North America (B.N.A.) Act of 1867 (effectively the constitution of Canada) classified the responsibilities of the Federal and Provincial Governments. It clearly specifies that "property and civil rights", a broad rubric which subsumes housing, places ultimate responsibility for housing the elderly squarely upon Provincial governments. Rigid interpretations of this clause have not been characteristic and the Federal Government has assumed a wide role in the field of housing.
Federal Government. Direct Federal participation in any housing program is circumscribed because housing is constitutionally within the jurisdiction of provincial governments and their creature municipalities. In practice it has been recognized that to say housing is exclusively a provincial matter is unrealistic. Because of the key importance of housing in citizen welfare and because of the "many sided relationships" of the housing industry with the national economy the Federal government has assumed a wide indirect role in housing. Federal participation has been cumulative, growing from an initial participation in the mortgage market but to now embrace direct lending and spending programs, research programs, public education programs on housing problems, and advisory and housing design services. Federal participation continues to be primarily of an economic nature and large sums of money are appropriated for housing under the terms of the National Housing Act (N.H.A.). This participation ensures the Federal government a voice in dictating how the funds are employed and thus gives it a potent indirect voice in housing. Central Mortgage and Housing Corporation (C.M.H.C.) is a Crown Corporation charged with the responsibility of administering the N.H.A.

The provision of Federal financial aid for housing has several purposes which include:
1. Maintenance of a prosperous economy by stimulating the house building market.

2. Improving and increasing the housing stock by (a) facilitating purchase of homes at market prices by providing for low interest financing and (b) financing non-profit housing for individuals and families who cannot afford good housing at current market prices.

Provincial. As indicated above, the B.N.A. Act assigned to the provinces, jurisdiction over property and civil rights - a catchall including housing and community planning, and welfare functions. The Provincial Governments retained exclusive responsibility for the establishment and security of local government, and the power to delegate powers and responsibilities to the local governments as they see fit.

Among the functions traditionally assigned the municipalities are those of social welfare and community planning. The unprecedented urbanization of the twentieth century has compelled considerable redefinition of the respective responsibilities of Provincial and municipal governments. The responsibility for social welfare functions has been "shifting" to the senior governments. Housing, as a governmental responsibility is a relatively new and emerging function. Since housing is a basic land use in an
urban area, there is considerable logic in making local government responsible for its control and provision. However, because the financial, administrative and technical burden of housing is large, the justice of assigning this responsibility to local government is questionable. That the problems of urbanization exceed the fiscal resources and frequently legal jurisdictions of local government is certain. Thus the provincial government must assume responsibilities which exceed the municipal capacities. For example the Province is ultimately responsible for administering both the welfare and housing functions, which are vital components of programs for housing the elderly, where the local governments are fiscally and/or jurisdictionally incapable. The Province with its powers and resources and yet its closeness to the local community is strategically positioned to function as the leader or initiating cooperative action for housing the elderly.

The Provincial Government has powers to instruct, direct and control municipal government operations. However, the lines of authority and responsibility between the governments may be ill-defined. If housing programs for the elderly are to assume a larger significance, the lines of authority and precise responsibilities of local and provincial governments must be defined. An efficient administrative function of local and Provincial government
tie-in must be developed. The Province, because of its role as legal master of local government and because of its greater revenue capacity is ultimately responsible for the functions which it may assign local government. The Province has the powers necessary to ensure effective inter-municipal cooperation and is financially capable of undertaking broad programs for the welfare of the elderly which include housing and other varieties of economic assistance.

Municipal. Legally, municipal government is conceived as both the creature and local arm of the Provincial government. Municipalities have no direct constitutional responsibilities apart from those delegated to them by the Provincial legislature. The Province imposes limitations on the taxing and borrowing powers of local government and imposes standards of service and good government. The Province, in delegating authority, creates an area of autonomy or discretion in government action and

within that area the local governments are free to deal with the provincial government where administrative arrangements tie in the two levels, as equals or at least with a measure of independence.7

Local governments are not permitted to deal with the Federal government independently of any direction they get from the Provincial Governments.
The Provincial Government depends on municipalities for the rendering of local services - traditionally education, roads, health and welfare, and planning. Thus the responsibility for preparing and implementing local land use plans for example, has been delegated to the municipalities. This delegation of authority gives the local government important powers to guide the process of housing the elderly.

Local governments are empowered to impose restrictive building standards, and to make decisions on the location of housing types and their detailed arrangement on the ground. These are the powers of community planning and are potentially at least of great importance in the process of housing the elderly.

First, consider zoning as a device to control civic development. A municipality in designating areas as suitable for only specific types of uses and buildings, is simultaneously shaping and predetermining the social activity pattern of an area. Catherine [Bauer] Wurster contends "The big social decisions are all made in advance, inherent in the planning and building process". 8

Municipalities must recognize that guiding the social pattern is a necessary concomitant of guiding residential growth and change and must assume collective responsibility for the resultant pattern. Accordingly the processes of
planning must be guided by social objectives. Development of residential land use for example must be guided by objectives defining what types of community are desired. Thus decisions must be made as to whether or not to include a mixture of age groups and social types in all areas of the city.

The power for guiding growth and development is critical in the process of housing the elderly. The importance of locating homes for the elderly within convenient access of shopping, church, medical, recreational and transport facilities is well documented. The municipality through its planning department has the power to regulate and control the location of these facilities. The social desirability of integrated - that is mixed age neighborhoods has been stressed by prominent writers such as Lewis Mumford. Neither the variety of housing types and attendant social integration of young and old nor the proper inter-relation of housing types and facilities can be achieved without positive conscious neighborhood design. Planning alone can produce residential areas functionally suitable for fulfilling the needs of the entire life cycle.

In short, the municipal powers for zoning must be employed in a positive sense in conjunction with design as tools of civic development. The zoning by-laws, prepared and enforced locally must have guiding social objectives.
The ultimate responsibility for achievement of these objectives will rest at the municipal level where the objectives are translated into three dimensional space. The municipality alone can regulate the large numbers of small and private development decisions pertaining to the location of a wide range of facilities that will determine whether the community is a satisfactory or unsatisfactory place in which to live.

Local governments initiate a wide range of urban renewal programs, all of which create opportunities for suitably accommodating the elderly. These opportunities include public housing in urban redevelopment areas, rehabilitation of older structures in existing neighborhoods, and the provision of suitable sites in either redevelopment or newly developing areas for housing of the elderly. Public, private and cooperative projects are all possible.

The local government can also employ indirect inducements to achieve its developmental objectives. Direct land grants, special low prices on land, special land lease agreements and special tax concessions for housing projects (non-profit) for the elderly are potential policy devices which may be consciously employed to provide "properly" located homes for the elderly if guiding objectives are prepared.
A major challenge in contemporary planning is that of securing intergovernmental cooperation at the local level, particularly as the traditional action programs have been initiated by individual municipalities whereas the problems tend to over-run the areal jurisdictions of single municipalities. Certainly there is strong inter-municipal competition for developments which are tax revenue producing. Could not the obvious condition be expected - that is, a strong reluctance to encourage developments such as those for housing the elderly which constitute a "burden" on the community by way of special concessions on land prices, rentals or taxes? Also, is there not a potential problem of inter-municipal cost sharing on facilities which serve two or more municipalities? These are hypothetical problems, likely to arise, and yet not the type which can await reconstitution of municipal government.

**Multi-Level Action.** Up to this time, all consideration has focussed upon the discrete responsibilities of each level of government. In practice all three levels are acting in partnership. Public housing projects (which may house the elderly) for example are initiated by municipal governments which submit tentative urban renewal proposals to the senior governments. In B. C. the local government directs a request to the Provincial Housing Commissioner who
reports to the Provincial Minister of Finance and to the Federal Crown Corporation - Central Mortgage and Housing Corporation.

The municipal request is then considered by both the Province and C.M.H.C. Following approval by the Province, C.M.H.C. approves the selected site, may execute the design, and supervises construction of the project.

The Federal government will bear up to 75% of a low-rental, or economic rental project in a renewal scheme. Provincial legislation provides for up to 25% of the project costs to come from the Provincial government. Alternatively, the Province may call upon the municipality to bear a share of capital costs for low rental housing (usually 12.5%).

Policy matters are handled by the Provincial Government which in turn takes up the issues with C.M.H.C. A local housing authority, with an executive director, staff, and appointed board of directors is given broad discretion in handling the details of day to day administration. No clear definition of welfare responsibilities of the authority exist, and C.M.H.C. has issued no policy statements or directives as to whether public housing should be administered as "real estate" or whether the welfare needs of tenants are to be accounted for.10
The Federal Government provides low-interest loans, and in B. C. the Province provides capital grants to societies which provide special accommodation for the elderly. As a minimum, the municipality provides suitable zoning and municipal services for the area, and may in fact supply the site or grant a tax reduction on a site, whether it is purchased or granted.

**Significance of Education.** The public conscience and public opinion are key ingredients of any program for housing the elderly, for they influence and determine the amount of funds forthcoming through either public or private channels. Education is a technique which can summon support by the citizens for the construction of low cost housing by either local groups or the municipality.

The Manitoba Housing Study suggests "that fostering support for and participation in various local programmes should be a matter of concern for the provincial government as well as local authorities". 11

**Private Enterprise**

**Introduction.** Private enterprise as used herein refers to the efforts of non-government housers falling in two broad groups, the profit-motivated and the non-profit groups.
Profit-Motivated Housers. To the builder, a dwelling is a product manufactured for sale for a profit. The promise of an economic return - profit - is the fundamental incentive to undertake "risks" in the production of a product. Although "residential and other growth will be carried out primarily by private initiative and business enterprise..." there are certain housing requirements which are not met by the normal operation of the housing market. The basic mechanism of the market involves the production of new housing to be continuously occupied by the upper income groups. This was believed to cause devaluation of older homes to a point where the low income groups could afford to rent or purchase the physically and functionally depreciated older structure. This so called "filtering process" has proved inadequate because the volume of housing filtering downward is inadequate, and the housing that did filter down is substandard because of the ravages of time and wear. The elderly form a large portion of the low income group, who because of their reduced earning power or income are unable to maintain their family income. Moreover family housing is not suited to the requirements of the elderly. Recently the building industry has commenced providing forms of housing suitable for the aged persons of above average means. The low income elderly however cannot provide an unassisted builder an adequate return on investment capital.
The housing industry must continuously strive to reduce costs in order to enter the potential market serving the needs of households of different sizes, different economic levels and at different stages in the life cycle. For this reason it is held that subsidized "public housing should not serve people too far up on the income scale".\(^{13}\)

The Manitoba Housing Study recommended that

Wherever possible, housing for low income families should be provided by private development capital which should include such agencies as cooperative housing associations and limited-dividend housing companies. Wherever privately sponsored limited dividend housing companies are unable to provide adequate low rental accommodation, public housing should be considered.\(^{14}\)

Non-Profit Housers. This group of housers includes the efforts of the philanthropically motivated, and public housers. Philanthropies can avail themselves of the low interest loans provided by N.H.A. if they incorporate as a non-profit company or housing society under provincial legislation. These charitable efforts, designed to produce housing for the elderly at the lower end of the income scale, are important not only because of the personal involvement they evoke, but because they can mobilize private capital for investment in homes for the elderly. This is critical because of the obvious limitations imposed on public resources for this purpose. Moreover, because these groups are not tied by the necessity of minimizing investment
risk, they are in a strategic position to undertake pioneering efforts in developing new ideas for better housing of the aged. The success of subsidized housing efforts thus depends heavily upon charitable organizations to produce more and better housing. The limitations on private bodies which undertake housing responsibilities become pronounced in large cities subject to rapid growth and change.

The special advantages of an intimate relationship between a group of old people and a sponsoring church congregation or service club are not easily sustained in a large city where people are continually moving between the centre city and the suburbs. This kind of social mobility is not a firm base on which to erect a long-term philanthropic management responsibility.15

Another limitation of privately sponsored projects is the tendency for each to proceed in its own way. This tends to impair the efficiency of the process because there is no assurance of utilizing past experience and existing expertise to guide new planning and management efforts in housing the elderly. In the absence of formal development policy for housing, the decisions of independent developers are forming development policy by default.

This then emphasizes the need for joint participation in the process of housing the elderly. The Federal and Provincial Governments have taken long steps in assisting
in financing of private efforts. It is contended that Federal and Provincial Governments could and should also prepare objectives, policies and programs designed to give private enterprise an opportunity to develop its fullest participation potential within the framework of a program and guided by objectives.

III AN ANALYTICAL EXAMINATION OF THE EXISTING PRACTICES

Four major areas of shortcoming have been identified in the existing practices of housing the elderly, namely those of inadequate information, inadequate coordination, insensitive location planning and insufficient supply.

Information

The marshalling of facts is the only reliable way of gaining insight into a problem. Without data, neither the magnitude nor a real incidence of a problem can be determined nor can appropriate objectives designed to alleviate the problem be defined. Objectives in turn are a prerequisite to the formulation of appropriate legislation and policies and the establishment of administrative devices designed for attainment of the objective.

Information is essential for determining the present need and projecting future need. It is equally vital for
assessing existing and anticipated supply, and in the event of a discrepancy between future need and future supply it serves as a basis for initiating programs designed to bridge that discrepancy. Information is the only basis for determining aggregate housing demand, the sub-components of this demand (by housing type), and assigning priorities to these components of demand.

The Census of Canada contains data on the age composition of the population and thus provides the basic resource for assessing aggregate housing need. For example a recently completed analysis of population data for Metropolitan Vancouver\textsuperscript{16} indicates the geographical distribution of population age groups. This facilitates the determination of the requirements for geographical distribution of housing for the low income elderly. Income and other welfare data used with census data provides a basis for the determination of the number of elderly in need of special housing.

In the case of Greater Vancouver, for example, census analysis has not yet been employed as a basis of deriving objectives and policies for housing the elderly. Nor has a comprehensive program of housing been prepared which attempts to determine the anticipated sources of housing supply and to relate this to anticipated need. This obviously
requires long range examination of the sources of housing supply as well as the need.

**Cooperation and Coordination**

Each "participant" in the process of housing the elderly makes an independent decision on the location, size and type of housing project it initiates. No attempt is made to produce a system of related decisions on the location and type of housing facilities. This process is considered inadequate because firstly, it fails to ensure full utilization of accumulated experience and expertise to guide future housing decisions. Secondly there is no assurance that facilities will not be duplicated, at least in a given area. This could be prevented by planning for the distribution of facilities in space and indicating their priority of development over time. Thirdly the existing process is plagued with uncertainty: uncertainty about when, where, and what type of housing accommodation for the needy elderly will be provided - if any. Fourthly, there is no established method of effecting a liaison of social and physical planning. There appears to be a need for coordination at policy making and technical levels if the concept of integrated planning for social and physical needs of the elderly is to be the objective of the housing program.
Several factors account for this coordination problem. The first of these is the lack of leadership—in the form of a single ultimate source of information, guidance, direction and control at any level of government. No agency exists which can provide advice on the type of facility required or on a desirable location for that facility in relation to an overall housing program with a wide number of participants.

Secondly, effective cooperation and coordination cannot exist until the respective roles and responsibilities of all participants is classified. A functional specialization based on what each participant is best capable of doing is recommended if the action potential of each participant is to be used most effectively. Charitable organizations for example, are engaged in the site selection process—a function that might more properly be assigned to a municipal planning department.

Coordination in administration is considered vital for intermunicipal, inter-level, inter-departmental, public-private, and private to private liaison for participation in the housing process.

While subsequent testing can alone verify this assertion, it is believed that the jurisdictional problem is of exceptional importance because the problem of housing low income elderly is believed to overrun municipal boundaries,
whereas tradition ties action programs to municipal jurisdictions. The second aspect of the inter-municipal problem is whether there is justification for imposing the additional financial burdens (of tax concessions and land grants for example) on citizens living in municipalities in a metropolis where low income groups can best be housed; either because of the preference of these groups for a particular municipality, because of the particular suitability of a municipality for the housing function, or the fact that a particular municipality alone has initiated a program. Is there an inequitable spatial incidence of the housing problem for which municipalities in a multi-municipality area are jointly responsible? Are programs which cut across areas wider than a single jurisdiction required? These questions will be discussed in part IV of this chapter and in Chapter III.

Does division of responsibilities along functional lines, such as the creation of welfare and planning departments at a given level of government impair the effectiveness of the housing system or are the affected departments effectively coordinated? This question remains to be answered, but it is proposed that an administrative device for bringing interested departments together is required to ensure someone has authority to deal with the problems concerned.
An administrative device capable of facilitating the process of initiating limited dividend housing is considered critical. At present, the spread of government agencies potentially useful to the company may preclude fullest use of available sources of assistance by those social interests which provide housing. Similarly a device for facilitating the cooperation and maximum effective use of volunteer effort of various private agencies in planning and operation of this housing is a necessity. The Community Chest and Council partially performs this latter function.

Integration of Effort. The private as well as public responsibilities and initiatives are scattered. The overlap of responsibilities underscores the need for an administrative system based on guiding objectives and policies to realize the full potential of various participants in the housing process by devising roles and responsibilities for each.

Spatial Planning

As indicated (p. 38), the understanding of the locational requirements of housing for the elderly is becoming increasingly sophisticated. Sites with good access to community facilities are most desirable but are commonly expensive and therefore beyond the means of philanthropic groups who are forced, for economic reasons, to secure less
favorably located sites. Although planners, architects and brokers may offer siting assistance it is contended herein that municipalities are abdicating their proper role if they are not integrally involved in site selection.

Municipalities are characteristically requested to grant land, sell it at a preferred price, or grant tax concessions to limited dividend companies. These devices, along with the financial tools of senior governments are obvious inducements to ensure competent location planning, as land cost concessions and loans would be granted only for suitably situated housing. The municipality also has the power to purchase and zone sites and to reserve their sale or lease for purposes of housing the elderly. In a word the municipality is capable of pre-selecting suitable sites. Moreover, opportunities for "positive design on a neighborhood scale" to achieve social objectives and to meet the physical requirements of the elderly also rest with the municipality via subdivision control.

Supply

The effectiveness of the housing system must be gauged by its ability to supply adequate amounts of the correct type of properly located housing.

As suggested above, a basic inadequacy of the present system is the lack of administrative machinery which can
(1) systematically determine the need by type of facility (hostel, self contained etc.) and assign priorities to their construction and (2) attempt to systematically relate supply of housing with the demand and need for the same. The present system of independent project planning fulfills neither of these functions. Thus it is believed necessary to have an ultimate authority whose functions are:

1. Determination of supply, demand and need for housing.

2. Ensuring an adequate supply of housing by organizing joining participation efforts. Failing sufficient initiative from local government and philanthropy, to meet housing need, either extra assistance or increased direct participation - presumably by a senior government - is necessary.

3. Setting priorities to channel efforts to meet the most pressing needs.

4. Coordination of semi-autonomous agencies engaged in the process of housing the elderly and relating their efforts to a comprehensive housing program.

Such integration in the housing system promises to increase the effectiveness of the housing effort. It promises to make more effective use of existing efforts by assigning roles and responsibilities thereby reducing
duplication of effort. It augurs well for a community planning approach by providing for liaison of social and physical planners.

Banfield suggests that

...for all the unpredictable factors and all the uncontrolled actions, progress in community development and the housing that goes with it will be facilitated by marshalling facts, pooling expertise, and ensuring collaboration.18

IV CONSIDERATIONS IN DEVELOPING AN APPROACH TO THE PROBLEM IN B. C.

Paul Ylvisaker, in discussing administrative considerations in regional planning notes that there is

an important maxim in the training for public administration... (which) emphasizes teaching the value of a pragmatic and creative approach carefully tailored to particular conditions and cultural circumstances.19

Given such differences, and the fact that there "are probably no universal formulas that can be applied",20 what are the particular conditions in B. C. that might influence the nature of an appropriate administrative framework to be applied to the problem of housing the elderly?

Migration

The most obvious factor to be accounted for is that not all sections of a country have equal proportions of the
elderly in their population. Moreover,

the years ahead may see some dramatic changes in the geographic distribution of the elderly. [In the U.S.A.] there appears to be a growing tendency on the part of retirees to migrate, often in quest of more suitable climatic conditions.21

Certainly, "the westward drift of older people seeking a milder climate has given [British Columbia] an abnormally high percentage of people over 65; and the drift has been greatest to the larger cities".22 The southwestern segment of British Columbia, particularly the Lower Mainland, Southern Vancouver Island, the Gulf Islands and the Okanagan Valley in the central interior have the most moderate climatic conditions in the whole of Canada. The attraction of such natural amenity obviously brings large numbers of the elderly into localized regions and indeed even into specific communities. The attraction of selected regions is demonstrated in Table I and Figure I.
### TABLE I

**Percentage Distribution of Persons Age 60 and Over by Census Division in B.C. - 1961**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Census Division</th>
<th>Population Density Per Square Mile</th>
<th>Percent of Population Aged 60+ Based on Density</th>
<th>Rank Based on Percent Aged 60+</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Peace River</td>
<td>0.4</td>
<td>5.5</td>
<td>10</td>
</tr>
<tr>
<td>9</td>
<td>North-West</td>
<td>0.4</td>
<td>6.4</td>
<td>8</td>
</tr>
<tr>
<td>8</td>
<td>Central</td>
<td>1.0</td>
<td>6.1</td>
<td>9</td>
</tr>
<tr>
<td>7</td>
<td>Mainland Central Coast</td>
<td>1.0</td>
<td>8.0</td>
<td>7</td>
</tr>
<tr>
<td>6</td>
<td>Kamloops - Lillooet</td>
<td>2.1</td>
<td>9.3</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Gulf Islands and Vancouver</td>
<td>22.0</td>
<td>15.0</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Lower Mainland</td>
<td>93.0</td>
<td>14.7</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>Okanagan</td>
<td>8.8</td>
<td>15.4</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>West Kootenay</td>
<td>5.3</td>
<td>10.0</td>
<td>4</td>
</tr>
<tr>
<td>1</td>
<td>East Kootenay</td>
<td>2.1</td>
<td>9.3</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>British Columbia</td>
<td>4.5</td>
<td>13.7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Canada</td>
<td></td>
<td>10.9</td>
<td></td>
</tr>
</tbody>
</table>

Source: Inventory of the Natural Resources of British Columbia, 1964, p. 54 and 57.
FIGURE I

THE CENSUS DIVISIONS AND SUBDIVISIONS

OF BRITISH COLUMBIA

Source: Inventory of the Natural Resources of British Columbia, 1964, p. 43.
Table I demonstrates with force the strong attraction of the Okanagan, Vancouver Island and adjacent islands, and Lower Mainland Regions as places of residence for the elderly. All of these regions have elderly populations for exceeding the averages for British Columbia and Canada. These same regions are also the most urbanized if population density per square mile is selected as an index of urbanism. It would thus appear that the high proportions of the elderly in the populations of these areas is explicable both in terms of natural and urban amenities.

If the migrants are incapable of sustaining themselves in decent, safe and sanitary accommodation, they may impose inordinately heavy housing and welfare burdens on a community. Perhaps even selective migration occurs such that specific communities host disproportionately large numbers of low income aged in-migrants, whereas others receive larger numbers of high income aged in-migrants. Certainly census analysis demonstrates that large numbers of the aged live in certain areas but the specific characteristics of these aged and their living conditions are not known. Are the migrants from outside the province, from within the province, and indeed from specific regions or communities in the province? The prevailing and anticipated mobility patterns of the older generation must be determined because of their consequences for regional and local housing
Regional Considerations. What are the important regional considerations to bear in mind when considering the case of B. C.? The most important is that the Vancouver Metropolitan Area is the primate urban area of B. C., having 48.5% of the entire provincial population in 1961, and an expected 44.6% of the same in 1981. Census division 4 (see Figure 1, page 58) the Lower Mainland area in which the Vancouver Metropolitan Area is situated had 55.7% of provincial population in 1961. The region is expected to retain roughly this proportion of the provincial population for the foreseeable future. Moreover, B. C. is holding increasingly larger proportions of the Canadian population. The obvious inference is that much of B. C.'s growth will be urban and indeed concentrated in a single urban area. This indicates the critical importance of both inter-municipal cooperation and large-scale provincial participation in solving problems in the metropolitan region.

Local Consideration. The trend to urbanization and population concentration just described, coupled with the climatic attractiveness of specific areas of B. C. has obvious implications for housing the elderly. For example, the Planning Department of the City of Vancouver contends,
"The mild coastal climate has enhanced the [Lower Mainland] region's attractiveness as a retirement haven, and will probably continue to do so". Statistics support this contention for the proportion of the population above 65 years of age that was 7.6% for Canada in 1961 was 13.8% in Vancouver City. Comparable figures for Metropolitan Vancouver (excluding Vancouver City) and the Province of B. C. are 8.9% and 10.2% respectively. That marked differences exist in the concentration of the aged, even in a metropolitan region is indicated by the above data. It is substantiated by birth and death rate data. For example, Vancouver City, the central city of a metropolitan area, had higher death rates and lower birth rates than the metropolitan area. This indicates larger proportions of the aged and implies higher welfare "burdens" vis-a-vis the suburban communities.

The planning department of the City of Vancouver has examined trends and prepared forecasts of population by age groups. In the past the proportion of persons under 20 has been relatively stable, as has the proportion in middle age groups. The group of 65 years and over alone experiences a consistent trend towards increasing proportional significance in the population. This reflects increased longevity, an out-migration of family people to the suburbs leading to relative "concentration" of the elderly in the
central city, and perhaps even in-migration from the region (i.e. a return to the central city) and beyond. Projections indicate decreased proportions of younger children, increased proportions of young single and family people, and decreased proportions in the middle age group. Only for the "65 plus" age group does the projection indicate consistently increasing proportions.

Implications. Migration has been emphasized because of its implications for determination of financial responsibility for housing the elderly when it is linked with the concept of "spatial spillover" of costs and benefits.27

At the nub of this notion of spatial spillover of costs and benefits is the notion that the entire community receiving a service should assume the costs of that service. Because certain services involve complicated inter-community and inter-provincial benefit and cost spill-overs, the broader areas affected should assume responsibility for providing them. Thus if the beneficiaries of a particular service remain in that community they should be the ones to pay for that service. However, if they do not remain in that community and return, however indirectly the benefit to the community, or do not pay for services they receive in that community an equitable sharing of costs among tax payers does not obtain.
When communities were isolated, local government raised funds for needed services. Virtually all benefits deriving from these services remained within the boundaries of local jurisdictions. In an era of rapid mobility and in metropolitan areas, the benefits of a service for which a municipality pays no longer necessarily remain in that municipality. The present situation is thus characterized by inter-municipality and inter-provincial spill-overs of benefits and costs which may inequitably burden certain areas.

Local governments, according to this concept, should be responsible for the financing of services having few spatial spill-overs. The provinces should assume financial responsibilities for services, the benefits and costs of which remain within provincial boundaries. Presumably metropolitan boards and/or governments should assume the responsibilities for services whose spill-overs occur primarily in the metropolitan region. The federal government is obviously responsible for services with major inter-provincial benefit and cost spill-overs and "in which income redistribution [i.e. transfer of income from the rich to the poor] plays an important role". This concept has direct relevance to the problem of housing the elderly. Data on migration, used conjointly with this concept of spill-over could serve as a sound theoretical basis for the
assignment of financial responsibility for housing the elderly.

Pinning the responsibility for housing the elderly on municipal initiative on first blush appears to be inequitable in light of this concept. If for example, people are migrating to the "central city" in a metropolitan region from locations within and beyond that region, it would appear a municipally organized "central city" is being unduly burdened because it has not benefitted from the direct contributions of these people in their so called "productive" years. This municipality must however assume responsibility for them in their years of relative dependency. The desirability of affording these services is indisputable; the suitability of a method of financing them which burdens particular communities is however, questionable. In a metropolitan region, the human ecology is such that certain municipalities accommodate more of the elderly than do others. In a province or indeed a nation, the human ecology may be such that certain regions accommodate more of the elderly than do others.

The differences in the relative distribution of young, middle aged and elderly persons in a metropolitan region is explicable in a number of ways. Firstly the older areas in a metropolitan region might be expected to retain a large number of long-time residents. This is presently true in
B. C. where many of the residents in particular communities may be old-timers and original settlers. In Greater Vancouver for example, many of the elderly residents can be expected to occupy homes built in the "central city" prior to mass suburbanization of the post-World War II years. Secondly the central city, with its greater amount of multi-family housing may be considered to afford more suitable and economical housing for the single elderly and elderly couples than the suburban areas which are largely specialized in single-family housing. Thirdly, a selective out-migration of younger groups and in-migration of aged groups may be expected in response not only to the housing characteristics as described above but also to the attractiveness of the commercial, health and entertainment services, and amenities of the central city. If the central city is burdened with the problem of housing the aged and other low income groups in a metropolitan area by reason of its special housing characteristics, the problem may be a metropolitan one. In this event, efforts towards the development of a metropolitan conscience - a feeling of collective responsibility for solving a housing problem engendered in the area will be required.

By the same logic it follows that if the problem is engendered in a broader region, other municipalities (if they exist) should contribute to costs of services from
which their former citizens benefit. Referring once again to Table I on page 57, it can be seen that several regions have a low percentage of citizens in the upper age bracket. This suggests that (1) these regions are either newly settled and thus have not had sufficient time to develop an indigenous aged population and/or (2) these regions have little attraction for the elderly population. There is some truth in both views but the second assertion is more generally applicable in B. C. The regions with a relatively small percentage of elderly population are the regions with few, if any major urban centres. These regions are characteristically relatively unsettled and have economies based on exploitation of primary resources (i.e. mining, lumbering and fishing). Primary industries do not generally produce urban settlements which sustain the variety of housing social, and other services a retired person or couples desire or require. Considerable intra-regional migration of elderly people is therefore presumed to be a common occurrence in B. C. Similarly, inter-provincial migration has contributed heavily to the population of B. C. as Table II, page 67 illustrates.
### TABLE II

**PERCENTAGE DISTRIBUTION OF POPULATION**

**BY PLACE OF BIRTH (BRITISH COLUMBIA OR CANADA)**

**BY CENSUS DIVISION IN B. C. - 1961**

<table>
<thead>
<tr>
<th>Census Division</th>
<th>Percent of Population Born in B. C.</th>
<th>Percent of Population Born in Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. East Kootenay</td>
<td>46.7</td>
<td>74.0</td>
</tr>
<tr>
<td>2. West Kootenay</td>
<td>49.4</td>
<td>77.8</td>
</tr>
<tr>
<td>3. Okanagan</td>
<td>52.4</td>
<td>78.5</td>
</tr>
<tr>
<td>4. Lower Mainland</td>
<td>46.6</td>
<td>75.8</td>
</tr>
<tr>
<td>5. Vancouver Island and Gulf Islands</td>
<td>44.0</td>
<td>71.7</td>
</tr>
<tr>
<td>6. Kamloops - Lillooet</td>
<td>57.8</td>
<td>82.2</td>
</tr>
<tr>
<td>7. Mainland Central Coast</td>
<td>57.1</td>
<td>76.1</td>
</tr>
<tr>
<td>8. Central</td>
<td>51.6</td>
<td>81.4</td>
</tr>
<tr>
<td>9. North - West</td>
<td>52.9</td>
<td>74.4</td>
</tr>
<tr>
<td>10. Peace River</td>
<td>39.8</td>
<td>85.1</td>
</tr>
</tbody>
</table>

*Source: Inventory of the Natural Resources of British Columbia, 1964, p. 58.*
From Table II it may be seen that census divisions 3, 4, and 5, (the most urban and most amenable areas of B. C. as demonstrated on page 67) accommodate (with the exception of census division 10, a rapidly developing "frontier" resource region) the largest proportions of "born out-of-province" residents. The data does not indicate the ages of the migrants but it is assumed the elderly would contribute to the migration flows at least in proportion to their numbers in the total population. While it is anticipated that net immigration as a percent of average annual population increase will decline from the peak flows realized in the late 1950's, this does not preclude sustained or even increased migration of the elderly into B. C. The projection of net immigration was not prepared on an age-group basis. Therefore it is impossible to derive a decisive conclusion as regards elderly immigration. Once again, it must be assumed the elderly will contribute at least a proportionate number of inter-provincial migrants and in light of the climatic advantages of specific regions and post-retirement migration trends, perhaps a proportionately higher number of migrants than other age groups.

The implications are two. First, the intra-provincial migration pattern deduced suggests the need
for wide-scale provincial assistance for housing the elderly if certain municipalities are not to be unduly burdened. It is assumed that the elderly, in all socio-economic classes will migrate with equal ease, thereby potentially requiring a full price range of housing types. Secondly, the inter-provincial migrants, many of whom are the elderly, create housing needs in the areas to which they have migrated. Inter-provincial transfers of income in the form of federal contributions to housing the elderly are justified in light of this migration.

A Problem for Cities. That the problems of housing the elderly will be largest in cities seems obvious. Firstly, the Canadian population is steadily urbanizing. Secondly, the problem will be most intense in larger cities owing to the magnitude of the problem and the fact that "the greater the size of and density of urban settlement the more elaborate are the community services required...". Thus while a variety of solutions including public housing and a fuller range of facilities may be required in large cities, "in small communities...it is possible that the need may be met...by societies and corporations sponsored by private groups of citizens".
V SUMMARY

The process of housing the elderly is multi-participant in nature, that is it involves the efforts of both private and public enterprise. Wide scale public participation in the process is required because of the apparent inability of the market mechanisms to supply adequate amounts of decent, safe and sanitary accommodation to the low income market – of which the elderly market is a large segment. All levels of government participate simultaneously in the process, each performing assumed or assigned roles. Government action in housing usually takes the form of low-interest loans, cash subsidies, and special site subsidies. These inducements are designed to mobilize the private market, particularly philanthropies to provide both initiative and capital required to provide accommodation for the elderly. Public housing efforts are generally designed to serve the most urgent needs, which neither the market nor the philanthropies serve.

A number of shortcomings in the existing process have been identified. The first of these is the lack of systematic collection and analysis of data to project anticipated housing needs. Once these needs are known, the housing problem can be defined with precision, and objectives, policies, and programs can be devised to relate
housing need to housing supply. Priorities can be assigned to both the construction of various types of accommodation and to the location of these facilities.

The responsibilities for the provision of housing are scattered thus leading to potential problems of coordination of effort. An administrative framework which provides an ultimate source of information and guidance, and defines and classifies the roles of the participants in the housing process is considered necessary. This administrative framework would seek to ensure that fullest use of existing experience and expertise is made in making decisions on housing the elderly. It presupposes also, considerable role specialization; that is the assignment of tasks to agencies best equipped to execute them. It must ensure that objectives and policies are prepared to guide the development of programs which indicate when, where and what type of accommodation will be provided. Coordination will be the key aim of the framework. Coordination is required at several levels including coordination of planning and welfare agencies to ensure genuine community planning, coordination of efforts of municipalities in developing programs designed to serve several municipalities, and coordination of private agencies with complementary public and private agencies.
In devising an administrative system appropriate for housing the elderly in B. C., particular emphasis was placed on the human ecology of the problem. The key observations are these: Firstly, the problem of housing the elderly will probably be most severe in those regions having favorable climate, because the elderly are attracted by this natural amenity; Secondly, the problem will be largely an urban one because of increased urbanization and because cities exist in the regions of favorable climate. In multi-municipality "cities", the human ecology is such that certain municipalities may accommodate more of the elderly than others and are thus potentially subject to heavy housing and welfare costs. This imbalanced distribution of housing burdens suggests the need for inter-regional and perhaps inter-municipal cost sharing agreements.
REFERENCES


12 Central Mortgage and Housing Corporation, Housing and Urban Growth in Canada (Ottawa: Central Mortgage, 1956), p. 35.


14 Manitoba Department of Industry and Commerce, op. cit., p. 43.

15 Central Mortgage and Housing Corporation, Submission to the Special Committee of the Senate on Aging, (Ottawa: Central Mortgage, 1964), p. 15.

16 City of Vancouver, Vancouver's Changing Population (Vancouver: City Planning Department, 1964).


20 Ibid.


23 City of Vancouver, op. cit., table 1.

25 City of Vancouver, *op. cit.*, p. 3.


30 Jerome Angel etc. al., *op. cit.*, p. 22.
CHAPTER III

A PROGRAM FOR HOUSING THE ELDERLY

Declared aims can, in a complex society, be achieved only by designed means, and both are the result of the thought processes of human beings.

David C. Marsh, The Future of the Welfare State

A housing program as it might be applied to the problem of housing the elderly must be both coordinated and comprehensive. Several alternative administrative devices capable of implementing such a program are explored and evaluated herein using selected criteria, and recommendations for an appropriate administrative framework are developed. The framework is designed essentially to facilitate complete coordination of private and public endeavour in the execution of a housing program and to foster expansion of existing efforts to house the elderly.

I WHAT IS A PROGRAM?

"Program" in the Planning Process

From the standpoint of community planning, a program is essentially a work schedule composed of a statement of the existing situation, the existing objectives, the future requirements and a proposed method of ensuring that the projected changing requirements from the present to the future
will be met. However, a program is but one of the several interrelated steps that are necessary to the strategy of planning or "planning process". The planning process, in simplest terms, requires:

1. Information collection to permit description and analysis of the problem in all its aspects and dimensions.
2. Objectives which are based on a knowledge of the problem, and which state the purpose of a device designed to alleviate the problem by removing its causes and/or effects.
3. Policies which are simply devices which give operational significance to objectives. If objectives express "what" is to be achieved, policies express "how" objectives are to be achieved.
4. Procedures which are the detailed administrative methods for implementing policies.
5. Programs describe the way of fulfilling projected requirements over time. For example, a housing program arises out of a measured need for housing at the moment and in the future. It is followed by the formulation of plans or standards of achievement to satisfy that need. Programs, in the case of housing, are an organizational device for ensuring the translation of housing plans into the concrete reality of housing ready for occupation.
These elements of the planning process are considered below.

**Information.** Increased sophistication in public policy on housing the elderly will depend upon better understanding and analysis of the needs and wants of the elderly. Only improved use and dissemination of existing information and development of new information flows can ensure this sophistication will be attained. Information alone can provide a comprehensive understanding of housing need. It is a vital prerequisite to action, if that action is to produce the proper type of housing related to needs and preferences, and if optimum social advantage is to be secured through a careful system of priorities. Information may be the important stimulus to action for as the Manitoba Housing Study discovered, "only after their attention had been directed to the facts, did they [the Municipalities] begin to realize the extent of their problems".¹ The public support given to politically sponsored programs to relieve housing distress is a function of education which in turn presupposes adequate data. If there is ignorance and/or indifference on the part of the public or more importantly the legislators, it is partially attributable to the lack of or failure to disseminate convincing data.
Objectives. In simplest terms, objectives are merely tangible and meaningful results which an individual or a group seeks to achieve. Statements of objectives have several functions in the planning process. Firstly, they give direction to those making decisions on development by explicitly stating the real philosophy of the community or at least its officials who are charged with guiding development. They also provide guides to the individuals and groups responsible for initiating development. Secondly, they represent a step in the understanding of a problem, thus forming the basis of further steps in the planning process.

Such statements may not only express but may also foster a common understanding of purpose and direction which is particularly "desirable when many individuals and groups are making decisions that affect the community welfare". A consensus on objectives ensures the "acceptance of similar or at least not clearly inconsistent objectives and substantial agreement on most of the basic relevant facts and their meaning". Thirdly, an explicit statement of objectives permits separation of basic and universal from secondary and specific objectives; and long range from short range objectives. Lastly, explicit goals may serve to measure progress, for unless desired achievements are expressed it is not determinable whether or not actions are advancing towards them.
Policy. Policies are general guides to those actions necessary for the fulfillment of objectives. Objectives specify what is to be achieved; policies express how the objective is to be achieved by specifying the guiding principles and specific activities to be undertaken. In addition, policies may specify how and by whom the activities are to be executed.

Program. "A program lays out the principal steps for accomplishing a mission and sets an approximate time for each step". The program is simply a device for getting from where we are to where we are going (i.e. the mission or the objective). The program in the case of housing the elderly, is advance planning of future housing supply from both private and public sponsors, so as to relate it to anticipated housing demand. The Manitoba Housing Study emphasized that the most important factor for any community, which wishes to ensure sound development and improvement, is the preparation of a comprehensive programme of action based on need and available resources. Such a programme must include the means to encourage economic development as well as to improve the community's physical environment and particularly its housing stock.

The distinguishing feature of a program is that it is based on facts on logical projections of future need. It embodies the vital elements of prediction and preparation.
Werner Hirsch contends that in general, planning and operating government programs can be improved if we have a powerful decision-making framework together with a flow of well organized critical information to be examined and acted upon within this framework. Under these circumstances it is possible for experts from different disciplines to join forces and develop a well conceived program.6

The program thus appears to be a potentially powerful instrument of coordination, capable of efficiently mobilizing private and public resources to ensure housing production sufficient to meet the projected demands for housing the low-income elderly. A single project is viewed as a single step in the accomplishment of a program.

Administration of a Program

Participation. Who should establish the goals and policies of a housing program which is multiparticipant in character? Who in fact should establish the program?

It is probably necessary that wide participation be encouraged in setting objectives because of the critical importance of all participants understanding the relation of their specific objectives to the overall and common objectives of a housing program. Perhaps broad forums of opinion such as a "round table" of public and private organizations engaged in housing and providing services could precede the
setting of housing objectives. The proposed objectives would be subsequently reviewed by the broad community of interest to test its reaction to the proposals.

A more authoritarian approach to direct energies toward a common goal may be equally effective. Legislators may or may not call for broad representation of opinion to have alternatives expressed. In any event they determine a suitable objective which is subsequently expressed as legislation. Either approach would necessitate educational efforts to promote the understanding of common objectives and the importance of coordinated effort.

Management. Irrespective of the mechanics of establishing a housing program, its requirements remain unaltered. Basically it calls for management, that is a process of integrating a series of actions to the accomplishment of objectives. This is a coordinative function which integrates a range of activities performed by others. The process of management has four elements, namely: (1) organizing, (2) "planning" (3) leading and (4) measuring and controlling. Organizing is the task of assigning various tasks to different incumbents and then coordinating these tasks. This organizing is achieved by a program which makes explicit the duties and responsibilities of all participants in the program. "Planning" is the process of (1) clarifying
objectives, establishing policies and procedures to guide developers and (2) the preparation of programs to guide development to achieve the objectives. This is a critical requirement in the process of housing the elderly. Leadership is the act of influencing others to achieve the objective and is a key feature in a multiparticipant process. It seeks to balance the advantages of "individual motivation and cooperative efficiency". Newman and Summer assert that "clear direction, coupled with a spirit of cooperation, typically achieves the necessary coordinated effort". If this is true, a housing program obviously requires clear and unambiguous direction from a single source, with that source employing all possible devices to ensure cooperation.

Measurement and control are vital elements of managerial control. The program is a device which fulfills this function for it facilitates the measurement of progress in achievement of objectives against a time schedule of desired levels of attainment. This permits necessary corrective action to be undertaken if objectives are not being attained or not being attained rapidly enough.

Housing the elderly is then an area of activity amenable to good management practices. Presently the responsibility is a diffuse one because of the participation pattern.
Key Attributes of a Program

Comprehensiveness. The importance of a community planning approach that provides both for the physical facilities and the essential social services to house the elderly was stressed in chapter one. As suggested there, the elderly require physical shelter complemented by a wide range of services to sustain their physical and mental well-being, because of their declining capacities for self-support. These extraordinary needs of the elderly must be met by a multi-dimensional approach to planning, encompassing both physical and social considerations. As established in chapter two, planning processes must operate within the bounds of a jurisdictional area appropriate to the scope of the housing problem. Any housing program must ensure that the urban planning, financing, project management procedures and the provision of social services are viewed as complementary aspects in the process of housing the elderly. This is one meaning of the word comprehensive as it relates to the process of housing the elderly. This meaning acknowledges that housing is more than the provision of dwelling quarters, but includes the provision of opportunities beyond those of mere shelter. Planning for housing the elderly must include planning for a battery of services which will make possible a full, comfortable and dignified life. Such services include
the normal range of neighborhood amenities such as commercial services and community recreation areas as well as the social services afforded by private and public agencies. This is merely a reiteration of the concept that physical and social planners should pool their skills and resources in planning for the elderly.

Comprehensive is also used to denote a housing program that provides for the successive phases in the living situations of the elderly. Such a program provides for a full spectrum of housing needs ranging from self contained households to sheltered care (i.e. nursing homes). Such a program is designed to create "an environment which enables the elderly to maintain their self sufficiency and independence for as long as possible"\(^\text{10}\), which is a value cherished by the elderly. This concept is well supported on economic grounds for independent people perform services for themselves which otherwise would unnecessarily be provided for them. A wide range of collateral services are offered to extend the period of independence. Such services include home management, visiting nurses and home delivery (by vehicle) of meals. This service minimizes the loads imposed on special sheltered services and unnecessary institutional placement.

By way of illustration consider the Winnipeg case where

The Winnipeg General Hospital found that during 1959-60, home care service was responsible for saving approximately the equivalent to the full occupancy of 33 hospital and 27 nursing home beds, or a saving of $210,702 per year.\(^\text{11}\)
In addition counselling services are available for those who are in greater need of encouragement and care. The concept of a comprehensive program also implies choice both of type of dwelling and type of location (i.e. suburban or central). This acknowledges the wide variety of personal housing preferences. Hanowski considers data on preferences is an imperative feature of a housing program if the true housing desires of the elderly are to be ascertained. This of course must be tempered by a healthy degree of experimentation with new solutions.

It is generally considered desirable to avoid "islands of excessive concentration" of any one age group. The meaning of "excessive" is difficult to ascertain. Some would view a single project for housing the elderly with alarm. Others would argue homogeneity is useful for fostering social adjustment, especially for newcomers, because of the "common interests" of an age-group. The debate is open but presumably independent and congregate housing types are both necessary in neighborhoods with mixed-age composition.

Several types of housing are available for the elderly. Existing independent housing, characteristically owned since the pre-retirement period is the most obvious type. Conversion of homes to several self contained units can be achieved with N.H.A. loans, providing that this is permitted
by local zoning by-laws.

New independent housing that is self-contained and dispersed among the general housing stock, is one means of achieving communities with a mixed age composition. Builders in the U.S.A. have developed small and medium sized houses of moderate price which have proven particularly suitable for the elderly. Such housing should not be exclusively inhabited by a single age group if a feeling of integration with the community is to exist.

New independent housing also includes one and two bedroom apartments and the small vest pocket projects of dwelling units, either apartments, row, semi-detached or detached groups of dwelling units designed and reserved for exclusive use by special groups such as the elderly. This achieves "insulation but not isolation" from the larger community in which the project is situated. Cooperative housing frequently takes this form of development.

Independent congregate housing is a type of housing project with independent quarters for each resident but which offers home services on an optional basis.

Congregate or group housing includes a variety of living arrangements. The characteristic feature of these is that they offer domiciliary care although the structures may be cottages, apartments or a community residence. Such housing usually offers centralized housekeeping but not
necessarily centralized dining facilities. Group housing falls into three major categories, namely non-institutional, semi-institutional and institutional. Non-institutional types are designed for the ambulatory. Institutional and semi-institutional types are for those no longer wishing or fully able to care for themselves, and include hostels, lodges, boarding homes, semi-institutional rental units, resident hotels and clubs. The latter includes nursing homes which may also house the ambulatory, but which usually serve those needing at least semi-continuous medical attention. Full medical care can be provided in congregate housing projects, but are practical in an economical sense only in the largest of projects. Institutional housing accommodates but a small proportion of the elderly - about 4% of those over 65 in the U.S.A. in 1951. They are critically important because they are indeed the most expensive form of housing, and hence likely to be in short supply. Yet increased longevity will likely imply a proportionate increase in citizens requiring increased services which institutional housing provides.

The "sponsorship" characteristics of all the above forms of housing differ. Independent housing, either self contained or proximate, constitutes the so called economic market in which individuals finance their own housing. The private developers must endeavor to reduce construction costs of such dwellings to broaden the market for such housing. This broadening can be buttressed by special
government financial assistance to the prospective tenants, such as low interest loans and income supplements. Private developers depend upon N.H.A. to insure their mortgages.

Non-profit (philanthropic) housing foundations, corporations and societies; cooperatives, and public housing authorities sponsor all forms of housing by availing themselves of federal housing assistance. The N.H.A. (1964) permits construction of self-contained, proximate and congregate forms of dwelling and the refurbishing of old housing for similar purposes. Non-profit sponsors depend heavily upon local tax exemptions, N.H.A. low interest loans, capital grants from provincial governments and limited returns on stocks they issue to permit them to finance housing for the low-income elderly, who are incapable of paying full economic rents.

Public housing is provided by the combined efforts of three levels of government in Canada. Such housing is also designed to serve those incapable of paying economic rents.

The social services necessary to permit operation of the various forms of housing also have diverse sponsorship. "In urban communities the community welfare planning council is generally accepted to be the institution of planning in the health and welfare (i.e. social services) field".\textsuperscript{13} It is not an operating agency, but instead provides leadership in focussing attention on needs and in interesting its
component agencies to provide necessary services. Thus it would systematically assess the needs of the elderly and develop a plan of action by coordinating the efforts of its member public and private agencies to provide the necessary services. The task of coordinating such agencies and developing service programs is properly that of the social planner. The task of programming the housing effort per se is that of the community planner. Long range planning of housing and service needs is not properly the function of independent sponsors of housing projects. Their concerns are maintenance, finance, and routine operations, although they will likely rely heavily upon welfare agencies in the operations function.

**Coordination.** To ensure a comprehensive program, coordination of the agencies, organizations and groups providing shelter and collateral services must be ensured. The problems of coordination are said to "depend on the number and importance of points of contact and areas of concurrent jurisdiction". Housing the elderly, a task which depends on many participants, is an area of concurrent jurisdiction for many interests. However, "where there are clean cut lines of authority, problems of coordination hardly arise". Assuming this is true, a single ultimate authority, defined roles and defined authority would seem
to be necessary to implement an effective housing program.

Coordination is a question of relations between agencies with power for independent action. Where one authority is empowered to instruct and direct another, any administrative problems are matters of efficient organization. This is the relation of local government to provincial government. Where an authority has no power or right to direct another, the working out of a scheme for joint participation requires persuasion, compromise, communication and cooperation. This is the relationship of government to the private developers who are initiating housing programs, although these developers are widely affected by conditions attached to subsidies and loans, and by municipal by-laws etc.

Any administrative framework for coordination of effort in the process of housing the elderly must consider the following aspects of the problem:

1. Coordinating public housing efforts in Federal - Provincial, Provincial - Municipal, and inter-municipal aspects.
2. Coordination of public and private sectors in providing a variety of housing for the economic market.
3. Coordination of public and private sectors in providing a variety of non-profit housing.
4. Coordination of public housing with both public and private services.
5. Coordination of private housing with both public and private services.
6. Coordination of the welfare services, both private and public, on a broad areal basis.

Coordination of course has no absolute value and it becomes useful only where it furthers the objective of more and improved housing for the elderly. Coordination of effort to achieve an objective by the medium of a program is considered imperative if the socially optimum solution at any one time is to be achieved, for it will minimize potential duplication of effort and direct efforts to areas of greatest relative need. Moreover it will exploit the complementary abilities and roles of all participants to the fullest extent.

II DEVELOPING AN ADMINISTRATIVE/FRAMEWORK

An administrative framework for purposes of this study is simply a system of organization designed to facilitate joint participation in the process of housing the elderly. Before exploring the nature of alternative administrative devices which might be employed to ensure efficient and effective provision of housing for the elderly it is necessary
to examine the process of policy making in the field of housing generally.

Objectives and Policies: The Role of Senior Governments

Development of housing programs may, depending on the administrative device selected, be the concern of all levels of government in Canada. Certainly the senior governments, by reason of their financial strength and constitutional responsibility (in the case of the Provincial Governments), determine the main dimensions of the housing programs which ultimately take form as dwellings in the local community.

The Federal Role. The Federal Government, through the N.H.A. plays the leading role in channelling national resources into housing production and determining how these resources are allocated between the economic, full recovery, and subsidized components of the housing market. The economic market consists of those households capable of owning or renting satisfactory accommodation at prices prevailing under normal market conditions. The full recovery category includes those households who can afford to own or rent satisfactory accommodation provided by non-profit housing endeavors utilizing the most favourable facilities of low interest long term government loans combined with some form of municipal tax assistance.16
The subsidized category comprises

those families or individuals (mostly elderly) who cannot obtain 'decent, safe and sanitary' accommodation at rates they can afford and whose income is insufficient to pay for properly serviced dwellings.\(^{17}\)

At present, "Canadian production of new housing is... destined almost exclusively (98% and more) to a private market which serves the upper 50% to 60% of the population".\(^ {18}\) That present mortgage and housing practices are not geared to meeting the full range of needs is obvious when one considers that "ninety-seven per cent of National Housing Act Loans for new house purchases are made to families with aggregate incomes of $4,000 per year or more".\(^ {19}\) The clear dominance of privately initiated housing is obvious for "in 1961 Federal-Provincial Low Income Housing accounted for only 0.7% of new dwellings" and "only 3.5% of all financial arrangements were directed to low income and elderly persons housing".\(^ {20}\) Yet the authors of *Good Housing for Canadians* note that 20% of housing consumers are in the "full recovery" category and another 20% in the subsidized category. However the "present economic system is providing decent housing at manageable costs for roughly one half of the consumers in these categories".\(^ {21}\)

The results of the housing system are a reflection of federal housing policy as expressed in the N.H.A. The system
is obviously largely geared to meeting the demands posed by the economic market. Allocation of production appears to be based on the implicit assumption that any enhancement of the total inventory of housing, will by the filtering process ultimately serve the low income housing segment of the market. Indeed, increased production of housing has been the keynote of a housing policy which has in the main served only to increase the demand for and supply of mortgage money in the economic sector of the market.

The question of distribution of the housing supply to meet all facets of the potential housing market has been partially faced by the amended N.H.A. [section 35 (a)] which provides for a broadened scope of public housing activity. The amendments, coupled with complementary provincial legislation, will serve partially to redress the imbalance in the provision of Federal assistance for housing between citizens in all categories of the market. More dramatic action was proposed in Good Housing for Canadians which called for

an effective program of low income and elderly housing... that is... assigned a persistent and manageable proportion of the country's total economic resources extending over a long period and consistently pursued relatively independent of fluctuating national economic conditions.22
To achieve this a firm and unambiguous statement of a national social housing objective, and acceptance of the concomitant political responsibility for its achievement is necessary. This objective ideally would state that the government is fully prepared to serve those in the economic and assisted markets in proper proportion to the true demands posed by these markets, which entails a commitment of the necessary funds to support this objective. Indeed attainment of such a social housing goal would call for "a fundamental redistribution of...total production..." between the economic and assisted categories. The proportion of gross national expenditure dedicated to the production of housing has, according to Good Housing for Canadians, been achieved in the past and therefore seems financially feasible. However the subsidy implications are staggering if the governments alone were to assume the full economic burden of re-directing housing production from areas of private effectiveness to those requiring public action. The system must thus strive to secure the social housing objective by employing "an amalgam of public, semi-public and private efforts". Nor can the housing objective be achieved in a fell swoop. A realistic financial program for obtaining the required production, by increments of effort over time, is required.
Development of a housing program meaningfully related to over-all housing needs requires an overall determination of these requirements on a national scale. Following the assembly of quantitative and qualitative data to guide the delineation of housing policy, a national housing program to meet the aggregate need consisting of present deficiencies and future requirements could be developed. These deficiencies and requirements can of course only be defined in relation to the housing objective which is established.

The Provincial Role. In Canada any national housing objective can only obtain fulfillment if Provincial Governments endorse it, for federal housing legislation is necessarily enabling legislation. Under the terms of the N.H.A. the financial responsibilities for housing low income groups are shared by the Province. The attainment of the broad housing objective in all provinces presupposes a willingness of Provincial Governments to accept and share responsibility for the program.

The ideal situation would probably entail a Federal-Provincial dialogue in the definition of a housing objective, followed by cost sharing agreements. Because different parts of Canada would most certainly differ in their housing needs a total annual allocation of Federal loans and grants
"could be determined from the sum total of provincial programmes [and be] coordinated for amounts and priorities at a federal level". In other words, a Federal agency would establish overall housing production programs, both short and long term, and allocate priorities between the private, assisted and subsidized components of the market on a province by province basis. Provincial agreement with the Federal objective (and therefore priorities) in the first instance would appear necessary and desirable. Perhaps this could be secured by determining the national objective by collating long range programs submitted by the Provinces. A standard objective for all these programs would appear vital and hence dictate early agreement on the objectives by the Provinces.

These critical features or inter-provincial agreement and Federal-Provincial relations are certainly beyond the immediate scope of this paper. The preceding review is intended to demonstrate that the character of the housing market is determined beyond the local community. By determining the "split" between the various components (i.e. economic, assisted, subsidized) of the market however senior governments are determining the social and physical planning requirements for housing at the local level.

Whatever objective or policy for housing exists, the Provincial Government is constitutionally charged with establishing the administrative system to implement it. The
objective will obviously determine the scale of action required, thereby indirectly influencing the nature of the necessary administrative machinery. This consideration brings us more closely to the concerns of community planning. Senior government decisions influence the broad categories and quantity of housing in an area. The vital tasks of determining the precise local requirements for a comprehensive and coordinated housing program are left to be resolved locally, by the Provincial or local governments.

The key issue in determining the character of the administrative system to implement Federal - Provincial programs is whether the province should entrust the program to a dominant Provincial mechanism or to a strongly empowered local agency.

Both Federal and Provincial policy should ideally reflect a concern for the relative requirements of private development, full recovery and subsidized sectors of the housing system. Having weighed the relative needs of these sectors the determination of priorities and programs for full recovery and subsidized housing should consider the problems of the elderly as part of an over-all approach to the problem of low income housing. Having set priorities and allocated funds in relation to overall need, planning for the precise requirements for housing the elderly could proceed.
 Returning to the question of administering the housing system it is obvious that the Provincial Government in B. C. is faced with the responsibility for enacting legislation which will permit full advantage to be made of N.H.A. provisions. The dilemma is essentially one of how much authority to delegate to the local level, if any. Certainly if the Province accepts some housing objective, it must produce a program to implement that objective at a manageable rate. The Provincial Government should certainly ensure that the housing needs of all sections of the province are met. This would seem to dictate data analysis as a basis for establishing a system of housing priorities, related to need within the province. The Province has several alternatives. It could undertake housing action on its own behalf to ensure that regional priorities are met or it can fully delegate responsibility for housing programs to the local level of government on either an optional or non-optional basis. Programs would be independently prepared at the local level. Alternatively the Province could delegate power to prepare programs under Provincial legislation, at the local level and subsequently collate these programs to delineate housing priorities on a broader areal basis.

If the Province undertakes housing action on its own behalf, the problem of coordinating its action with that of city planning, urban renewal etc., develops as does the
political problem of reconciling Provincial action with municipal "autonomy". Delegation of responsibility to the local level creates the possible difficulty of ensuring that provincial housing priorities are met, because of varying degrees of municipal initiative. To ease the potential problem of inter-municipal cooperation in metropolitan areas the province could compel inter-municipal participation in development and implementation of a program. This is a thorny issue because certain communities within a region would get more of the reputed advantages of a program than others. For example the central city would likely require more of the housing efforts because of its social characteristics. It is not unlikely that suburban municipalities would be reluctant to recognize the ecology of the metropolis and the fact that the central city is in fact performing a residential function in a broader residential system of which they are but a part. Any agency at the local level should nonetheless take the overall or "regional" view of the problem and provide for equitable cost sharing. A provincial agency could perhaps achieve sharing of the financial burden, albeit indirectly, with least immediate political disturbance at the local level and perhaps with maximum objectivity.

To assist in the determination of a method for implementing housing programs within the province, the
requirements of the system are outlined below followed by a description and evaluation of alternative techniques.

Requirements of the Administrative Framework

**Coordination.** The central concern in a complex multi-participant process is for coordination of effort. The administrative system must be able to deal with problems affecting more than one agency and more than one jurisdiction. It must facilitate continued cooperation and create opportunities for joint action between any and all of the participants and accommodate a wide variety of alternative solutions to the housing problem.

**Purposeful.** A proper housing effort must have a sense of direction - it must be both purposeful and predictable. In other words the system should have objectives, policies and procedures to facilitate the making of rational decisions to alleviate the housing problems of the elderly. The system must ensure the determination of long range objectives for a comprehensive housing program. Similarly it must provide for the determination and implementation of plans and programs for the construction and operation of housing for the elderly.

**Information.** The formulation of objectives, the determination of policy on a continuing basis and the
development and operation of a housing program depend on information. To facilitate these tasks, a system of information flows on an up-to-date basis must be provided. Some means of collecting, analyzing and distributing planning data for the use of private developers, legislators and administrators in preparing plans and program will be required. The related functions of public education and coordination through education could be performed in the course of routine operations. Information on available government assistance, methods of finance and planning advice would be available from a single source. This would enhance the overall efficiency of the process by permitting use of common administrative machinery for what is basically a common problem.

**Leadership.** The system requires a defined line of authority and an ultimate responsibility for formulation and achievement of a housing program. Those ultimately responsible must be capable of basing their decisions on firm data and advice. This suggests the need for a strong advisory staff, that is, people employed at the policy-making level to develop policy and to give sound counsel. The system should provide for a strong executive authority capable of making, if necessary, final decisions on the type, size, and location of housing facilities or nature and extent
of housing services. Where the participants are many, such an arbitration function, backed by authority, would appear to be necessary.

**Role Definition.** Clear definition of roles and responsibilities for participants in the housing process has several purposes. Firstly it increases the likelihood that proper decisions are being made in the appropriate span of responsibility. In other words it provides for functional specialization along lines of competence such that participants execute the jobs they are most capable of handling. For example, perhaps an executive body in a metropolitan area could make a high-level decision on the proportional distribution of housing facilities by municipality, but permit the municipalities, to select appropriate sites for these facilities. Secondly, the assignment of responsibilities ensures that no single type of housing or service is supplied in excess or to the exclusion of other types. In other words careful distribution of blocks of work is designed to ensure each participant has maximum independence of action thereby enhancing administrative flexibility, but also ensuring the efforts of each participant are closely related to the efforts of others. Moreover such a distribution of work creates duties and responsibilities or a sense of obligation to participate in the provision of housing and
services. Coupled with a system of information flows and a common objective within the framework of a program, it is possible to ensure that each independent agency is contributing to the overall program and is integrated with other agencies capable of handling problems which might exceed its competence. The Provincial government has ultimate jurisdiction over property and civil rights and therefore is ultimately responsible for ensuring that satisfactory administrative devices are developed to administer housing programs.

**Effectiveness.** The basic objective is that of evolving a program which can systematically relate the supply and demand of housing for the elderly. The ability to achieve this will largely depend on the financial resources available to implement the program. As local government tax resources are already burdened and housing is therefore apparently low on the list of municipal priorities and because private enterprises' efforts in planning and implementation will necessarily be voluntary, the situation virtually demands a wider Provincial role in at least financing of housing programs for the elderly.

Effectiveness also demands both an ability and an explicit commitment to act decisively and with determination. The Provincial government alone has the power to act as an
ultimate authority or to delegate administrative powers to local government in all matters including housing.

The housing problem of the elderly can be handled from both supply and demand viewpoints. An effective system should be able not only to provide housing and attendant services but also should be able to alleviate the problem of inadequate income and permit the elderly to secure housing in the economic market. These methods should be viewed as components of an integrated solution to a problem.

An effective program provides for internal monitoring and control of its progress. Control is essentially the measure of performance against objectives. Desirable levels or standards of participation could be established for each participant or component of the housing program. The information system could assess the performance and determine causes for adverse variance from these standards. The resulting data could then be utilized by advisors and decision-makers to modify initial policies and procedures, and if necessary, the program. Continuing evaluation also permits the use of new ideas and techniques to modify, if necessary, existing policies and programs.

Effectiveness also dictates that any program be comprehensive in an areal sense. The program must be administered over an appropriate area, unencumbered by jurisdictional boundaries.
Continuity. Implementation of a housing program presupposes an ability to sustain efforts and to direct them to the attainment of objectives over time. No program is assured of continuity unless an administration remains in operation and unless there is a financial commitment to act. This dictates that the housing function becomes an explicit government administrative responsibility and that it is either incorporated as a regular element in the budget of all governments which participate in the housing program or placed under the jurisdiction of a public corporation.

Equity. The system must strive for social and financial equity. Social equity implies that services should be applied on an equitable basis — perhaps in proportion to need as measured by the spatial distribution of citizens over a certain age in the case of housing the elderly. Financial equity implies that no group of persons should be unduly burdened by the costs of alleviating a problem for which the larger group should also be responsible. For example the anachronistic influence of boundaries must be considered. Housing may be fixed in space but certainly tenants are not. There is no reason to expect residents of a municipality which is particularly attractive to, or suitable for, a special function to bear the costs of services which that function requires; unless these residents
are the exclusive beneficiaries of those services. Certain municipalities do in fact provide special attractions for the function of housing the elderly. It is obviously inequitable to insist however, that the municipality which accepts that housing function should be exclusively responsible for bearing the costs it entails.

**Utilize Existing Administration.** The administrative system selected to implement the housing program should utilize existing administration to the fullest extent. The focus is once again on coordination, not duplication of effort. This will likely increase the receptivity to the change by the affected departments and permit utilization of the existing channels of communication, knowledge and expertise which those departments and private agencies have developed. Utilizing the existing bureaucracy in the process of housing the elderly, to the extent consistent with efficiency of operation, provides for a broad range of interest ranging from small social agencies and housing companies with good citizens support up to the federal government.

**Acceptability.** The acceptability of alternative administrative devices is an important consideration. Assuming that a new method of housing the elderly is required,
a method which does not disrupt too abruptly the existing power relations, existing revenue and expenditure patterns and existing private and public plans, would likely be most acceptable. A device which preserves some measure of local autonomy and direction is likely to be preferred by politician and electorate alike.

Alternative Administrative Devices

A variety of devices to administer housing programs have been utilized in the past and are proposed for utilization in the future. These devices are described and subsequently evaluated against the requirements of a housing system, as outlined above, as a basis for making recommendations on the nature of a system to utilize in B. C. in the future.

Provincial Crown Corporation. The newest approach to housing problems in Canada has been pioneered by Ontario which has created a Provincial Crown Corporation with broad operational powers to plan, develop and administer provincial housing programs using the financial assistance of N.H.A. It is empowered to plan and develop, and rehabilitate all forms of residential accommodation for either rent or sale. The corporation also is empowered to acquire and hold real property in its own name. It is also permitted to advance
grants in aid or guarantee monies loaned to building development corporation. The Corporation will undertake management of municipal housing developments on a fee basis. The Corporation, with the approval of the Provincial Cabinet may issue debentures or borrow money from charter banks to secure necessary development capital. The Cabinet authorizes cash advances to the Corporation as it sees fit. Its operating policies are determined by a Board of Directors appointed by the Provincial government. All existing municipal and metropolitan housing authorities are merged under a single administration.

This dominant Provincial mechanism has a number of advantages including (1) streamlining of administrative procedures by requiring initiating action by only two rather than three or more levels of government, (2) an ability to acquire and hold housing sites in advance of need, (3) an ability to circumvent the restriction imposed on local housing authorities that they must confine their operations to their own municipal territory, (4) a single source of gathering and analysis of housing data and (5) a greater assurance of continuity of effort by having housing matters the subject of direct cabinet concern. Moreover the corporation approximates a single responsible authority and could serve as an information control centre, it is capable of coordinating the efforts of municipal agencies and
philanthropies, responsible for housing and services.

A Jointly-Sponsored Public Corporation. A public corporation could be jointly sponsored by the Province and the municipalities. The municipalities could participate on either a voluntary or mandatory basis. The powers of such a corporation would be similar to those of the provincial corporation described above. The corporation could also enter into agreements with C.M.H.C. to secure annual contributions to cover operating losses.

This scheme has the advantage of formally involving municipal government and possibly therefore integrating the operations of the corporation with municipal planning and welfare functions and getting housing acknowledged as a regular item warranting municipal expenditure. Alternatively the corporation might be compelled to compromise its housing objectives to inter-municipal rivalries which could develop where several municipalities were involved. This compromise might impair the corporation's ability to take decisive action because of possible conflict of provincial and municipal interests.

A Municipal Function. Complete jurisdiction in housing matters could be assigned to each municipality by the Provincial Government. The Municipalities would be bound by statute to develop and implement low-income housing
programs. The Provincial Government could employ a system of specific grants towards the programs which would vary depending on housing needs which either the municipality or Provincial Government could establish by survey. By making the grants proportional to determined need, the provincial funds would be distributed equitably. The burden might not be equitable (i.e. the burden borne "equally" by all taxpayers) however if the municipality continued to pay a proportion of the cost of projects or continued to grant tax concessions or special concessions on sites costs for limited dividend purposes. Presumably the taxpayers in the municipality which was favored for many projects would be bearing a large burden of housing costs in relation to other municipalities that were considered unsuited for the housing function. This suggests either that the Provincial Government should finance all the costs of the housing service which is much wider than a local concern or, that the municipalities, whose citizens subsequently migrate to a selected municipality, should assist the latter municipality in financing its share of the costs. The second of these alternatives would demand such precise knowledge of migration patterns and perhaps involve such complex inter-municipal transfers of funds as to be administratively impossible.
Local Housing Authority. Strongly empowered municipally based local housing agencies, operating within the framework of policies and programs determined at the federal and provincial level were advocated by Professor J. Murray in *Good Housing for Canadians*. Under such a scheme, municipalities would be obliged by a provincial statute, on a non-optional basis to assume the chief role in housing. Such a scheme acknowledges the need for a housing program administered on a metropolitan basis if the situation demands, and provides that the authority could be a creature of the group of metropolitan municipalities and derive its operating funds from all of them. Supporters of the local authority approach tend to support the concept of local autonomy.

This approach has several advantages. Firstly it permits the authority to locate, own, and manage projects over the total area in which the housing problem occurs. Secondly, because the action is undertaken at the local level, housing programs can be developed in a close relationship to city planning, urban renewal and city welfare proposals - in other words "in the mainstream of normal community concern". This emphasizes the fact that housing cannot be conceived as an independent and single purpose activity. Thirdly, the benefits of a strengthened local authority are said to lie in the "continued involvement of distinguished and dedicated local citizens".
Among the duties of the authority are included collection and analysis of data upon the complete range of housing requirements appropriate to the economic market, the non-profit but full-recovery market, and the low income subsidized market. The authority would be particularly concerned with housing for those of low income and the elderly and would include "in its structure, existing effective municipal agencies and companies active in elderly persons housing as an integrated component of a coordinated approach to an indivisible problem". These duties require expanding the obligations and powers of local housing authorities as they are presently constituted, and to enable them to issue bonds, expropriate, build and own property. The housing function could be combined with the urban renewal function in a single agency. Murray contends that although the Municipal Governments should assure the primary originating and operative role, "where circumstances such as size, experience or resources inhibit municipal action, the Province should lead". This certainly adds flexibility to the system but might dictate that the Province adopt the initiating role in the first instance.

The housing authority, as envisaged would be comprehensive municipally based organization established under Provincial Legislation, and would be mandatory components of
local governments. Grants-in-aid to the housing authority would derive from Federal and Provincial governments who would establish, by statute, the rules of qualification for these grants.

It would be administered by a board which would determine operating policies. Board members would have no routine administrative or executive duties but would instead, judge the fairness with which policies are executed by the permanent staff. The board would be appointed and would consist of members of the local municipal council or councils in the case of a metropolitan area with additional appointments from Federal and Provincial Governments. The board of administration would have full control and the municipality could exercise direct control only through its right to appoint members to the board. An independent board would have the possible advantage of relieving a municipal council or separate councils of the problems of deciding on the type, location and timing of housing on an area-wide basis while still retaining a measure of political accountability.

Dangers exist in the independent authority approach in that the authority may not appreciate the requirements for comprehensive planning and may be undesirably isolated from the operations of municipal planning. To overcome this, Murray would charge the housing authority with the
responsibility of coordinating its housing program with planning, welfare, health and education departments of government and with relevant private organizations.

An Urban Development Board. The Urban Development Board is designed "to deal with all matters of planning and housing where joint action"\textsuperscript{30} between Federal and Provincial governments is involved. As we have seen both the senior governments are deeply involved in housing the elderly. The Urban Development Board approach would enlarge their role in this field of development for these boards would be charged with "administration of the National Housing Act and related federal statutes provincially" and "administration of the provincial Town Planning Act and related provincial statutes".\textsuperscript{31} Administration of provincial legislation would include (1) an obligation to provide planning services for unorganized territory, (2) leadership for planning activities in organized (municipal) areas, (3) coordination of planning programs in "related municipalities" and (4) "collection, clearance and coordination of provincially and regionally significant planning data".\textsuperscript{32} Such a board would be serving simultaneously as an agent of the Federal government and as a Provincial agency. This would permit tailoring of the Federal Government powers and policies more precisely to local requirements.
The Board would administer "incentive grants in aid" to encourage local action on related activities, and to enable municipalities to provide at least minimum standards of services regardless of local financial capacity. These incentives could also be used on the condition that any service program be jointly implemented on an equitable basis by "related municipalities".

Metropolitan Government. An alternative approach to ensuring implementation of a housing program would be to assign all municipalities the function of initiating and implementing housing programs. For municipalities which are linked physically, economically and socially in a metropolitan region the housing function could be assigned as a responsibility of the metropolitan government. The Provincial Government would ensure that the metropolitan government had financial assets adequate to execute the program. One key concept behind metropolitan government is that of striving for equitable distribution of the financial burdens of public services among localities in a metropolitan area. A wide number of financial imbalances may exist in a metropolitan area because of differences in tax base and services provided. A housing service for the elderly may burden certain municipalities more heavily than others. Before calling for inter-municipal financial transfers on a
service by service basis, the whole range of services afforded should be considered. For example while the costs of housing the elderly may unduly burden some taxpayers, the costs of providing parks may unduly burden others. To ensure that services which are used by several municipalities are financed on some equitable basis by them all is one of the objectives of metropolitan government. Housing for low-income families and households could well become the function of a metropolitan government. Metropolitan government potentially provides the necessary policy making, planning, and implementation machinery for an effective housing program. The needs of the broad metropolitan area could be assured. Planning for the placement of housing facilities on an objective basis, best serving the need could be attained.

If housing the elderly were to be exclusively a metropolitan task, migration data suggesting inter-municipal flows of citizens and undue concentration of needy citizens in particular areas must be proven. Even administration on a metropolitan basis does not necessarily provide for carrying costs created by a positive net migration citizens coming from beyond the area, which is almost certainly the situation in B. C.
The Joint Service Board Approach. This device has been proposed for use in B. C. by the Department of Municipal Affairs. In brief this proposal calls for an extension of local government on the basis of "voluntary unity" to permit joint financing and provision of selected services. "Voluntary unity" requires that two-thirds of the municipalities in a region accept the principle of joint provision of services prior to its formal acceptance. This approach is designed to secure a fair apportionment of costs among beneficiaries of a service in a region and to permit the use of common coordinated machinery to solve the problem of providing commonly used services in urban and suburban areas. A Joint Service Board would derive authority from representatives of local government to produce negotiated solutions to servicing problems. Planning, parks and recreation, hospitals and health services, water, sewer and trash collection would be the subjects of Joint Service Board authority.

It is possible that housing services could also be provided on a regional basis. However obtaining acceptance of the principle of joint financing of public housing for example could prove difficult because of the difficulty of establishing a general inter-municipal responsibility. It would be difficult for example to measure inter-municipal
flows of people which might impose high housing costs on selected municipalities. Arranging for inter-municipal transfers of funds would create complex administrative problems. Moreover it could be argued that the mobility patterns of people transcend the boundaries of even large regions. These considerations suggest that direct Provincial assistance to municipalities with particular housing problems would be a more feasible approach.

**A Provincial Department of Housing.** The Provincial Government could establish a Department of Housing staffed with a pool of specialists in planning, architecture, social welfare, economics and engineering etc. This department could undertake the acquisition of sites and construction of housing much as a provincially owned housing corporation would. Such a department might be capable of more direct and effective liaison with other departments of Provincial and local administration than an independent corporation. However, it could possibly be less effective than the corporate device in taking quick decisions.

**Branch of a Provincial Department.** A Housing Authority could be established as a branch of a Provincial department of public works, municipal affairs, health and welfare etc. and assigned the role of either advisor or
initiator of programs.

In an advisory capacity, the housing branch would maintain an information centre, prepare projections of housing need on a regional and provincial level, and advise and consult with departments of Provincial and local government and with private sponsors of housing for the elderly who would execute housing plans. The service would be decentralized to serve "on the spot" the locally centered developers.

The operations of this branch could be more effective if it were given the additional duties of preparing and implementing housing programs. This approach has been adopted in Saskatchewan and Alberta.

In Saskatchewan the "Housing and Nursing Homes Branch" of the Department of Social Welfare undertakes construction of low rental self contained housing, hostels, nursing homes and geriatric centres. The scheme is a province-wide one designed to distribute housing over a wide area to serve both large and small communities with equal effectiveness. The province invites groups of municipalities to form a limited - dividend company to satisfy regional housing needs. The size and number of the groups of municipalities (the "region") differs widely because of differences in the geographical distribution of population. All people in the participating
municipalities are eligible for accommodation. The policy of
distributing old people's housing...throughout the province is based on the expectation that retired people would like to remain in the district that is familiar...but in a community with shops, services and hospitals available.34

The Province of Alberta has appointed a director of Welfare Homes and Institutions within the Department of Public Welfare to administer a program of housing for the elderly. This step was taken because of the disappointingly low volume of housing which was produced by former systems of conditional grants to municipalities. The directorate was charged with undertaking "a larger plan developed on a province-wide scale..."35 A housing program providing low rental self contained and lodge (group) type housing was authorized. The housing branch assessed Province-wide need, divided the province into housing administration areas, and determined a Province-wide geographical pattern for the distribution of housing projects. Municipalities within these areas participate in the housing program on an optional basis. The Province undertakes only the construction of housing and the task of management is left to a foundation representing those municipalities in each administrative area which participate in the program. The foundation is administered by a board of directors whose members sit on the
councils of contracting municipalities, or are members of social service agencies which provide for the welfare needs of the tenants. This program does not preclude continued development of limited-dividend housing by philanthropies. The Province deliberately participates in construction of housing but absolves itself of the major problems of continued operation of the projects, and assigns these duties to the municipalities and local volunteer agencies. Both this program and that of Saskatchewan show considerable sensitivity to the need to provide a variety of accommodations related in an integrated program. The Alberta program was initiated as part of a five year "anti-recession program" and for that reason need not promise continued effort nor continued evaluation of changing needs.

The Regional Housing Authority. A number of regional housing agencies administered by the Provincial Government could be established. These agencies would be charged with a comprehensive general concern for the full range of housing in the region including housing the elderly. Each authority would have a permanent technical staff who would survey, program, build and manage housing throughout a region. Each would have a policy-making function but would work within the framework of objectives formulated at the Provincial level. The policy-makers would comprise regional representatives of the Provincial Departments of Municipal Affairs
and Health and Welfare, and representatives of C.M.H.C. The various municipalities within the housing region could be given a strong advisory role but the ultimate responsibility for implementation would rest with the Provincial Government. The Regional Housing Authorities would prepare housing programs under the broad policy directives of the Provincial Housing Authority which could be directly responsible to a Minister or attached to an existing Department of Provincial Government. The Provincial Authority would determine the budget of the various regional authorities and supervise their programs on a short term and long term basis.

Such a system could integrate local, Provincial and Federal Government efforts in a region. Local and Regional technical staffs could jointly prepare long term housing programs, thus providing a necessary sensitivity to the community planning aspects in the process. Close liaison with C.M.H.C. would be a feature of this device. The regional device is designed to provide services for small communities, whose size and inexperience might otherwise handicap their low-income housing efforts. The Regional Authority would function as the central source of housing information and advice in the region.

**Permanent Advisory Board.** A permanent advisory board, established by the province or the province and municipalities
jointly and designed to assemble and analyze data, tender advice and perform consultative services for municipalities is yet another alternative. The Regional Planning Boards exemplifies a board financially supported by both provincial and municipal governments. This board lacks any power for implementation. The provincially supported British Columbia Hospital Insurance Service (B.C.H.I.S.) offers a thorough advisory service to independent Hospital Boards of Management who must initiate hospital construction programs. B.C.H.I.S. provides a liaison between the local board and the Minister of Health and Welfare. It has a "research division" which surveys hospital requirements and advises in establishment of hospital districts and in methods of finance. A "construction division" assists in the preparation of building plans and a "consultation division" provides continuing advice and assistance on administration problems.

A "Housing Planning Bureau" supported by the province or province and municipal governments could perform advisory functions similar to those of the above described boards. Indeed Regional Planning Boards could be enlarged in function to include a housing advisory board. Of course advisory boards suffer the fundamental and perhaps inexcusable weakness - the inability to ensure implementation of their plans and programs.
Advisory Committee Approach. Committees serve as very important coordinative devices by functioning as forums of exchange of opinion between federal, provincial and municipal governments and between interested private organizations. Members of advisory committees are not empowered either by election or delegation to take action. Action comes only through determining formulas for action which are acceptable to all participants in the action program.

The term advisory committee refers to (1) persons, responsible groups of officials from a single department, or several departments of governments from one or more levels; (2) formally constituted committees such as Royal Commissions; and (3) representative advisory committees consisting largely of citizen representatives. Committees, however, constituted are designed as channels of consultation to assist in the formulation and application of policy. They also serve as an arena where conflicting interests can be worked out and a compromise reached.

Representative committees with broad government and private representation would appear to be of particular utility in the process of housing the elderly. Not only can such a committee provide for expert advice, but it also serves as a vital link between legislators, administrators and the public. Such committees may be used to improve
coordination between the independent programs of government, private and voluntary groups. They provide a flow of information between administrator and citizen and may be a useful device for sampling public attitude where legislators are genuinely confused. They can, potentially at least, be used to foster public awareness and understanding of housing programs. Committees have the distinct advantage that they can be convened on a permanent, semi-permanent or completely ad hoc basis. On the other hand, committees may form strong pressure groups and act as advocates for perhaps "misguided" policies. Committees of course lack power to implement decisions and therefore need promise no action, much less continuity of action. The fact that membership is voluntary may also impair effective participation in developing continuing programs of action.

W. Goulding, an Architect, proposes

a strong local committee, a committee for Old People's Needs, if you like, related to the Welfare Council or Council of Social Agencies; a committee that will act as a fact-finding body, that will have access to expert advice at the community level and that will work with the provincial department of welfare and C.M.H.C. It has to sponsor executive action, to find...people willing to take the responsibility of setting up a housing association to build...and establish a policy of tenant selection that allows for the special problems of older people.
Technical Planning committees have been widely used to develop planning programs. In the Vancouver area technical personnel from the provincial government and local municipalities have participated in joint planning for transportation facilities. Technical personnel from Federal, Provincial, and City of Vancouver departments formed a committee responsible for planning and initiating urban renewal and public housing schemes. Such a committee, empowered to act as well as advise might be suitable for administration of a housing program for the elderly. Such a committee might consist of planners - "physical" and "social" from all the potentially affected municipalities who would advise the respective councils or of the mayors' of the same municipalities. These committees could assess need, prepare plans and programs and advise on policy. To be effective, explicit commitments from local governments to participate in the housing program would be necessary. Such commitments to action cannot of course be generally secured from private agencies whose participation must of necessity be voluntary. These committees of course could serve only to coordinate as best as possible, independently conceived and sponsored housing and welfare programs. This assures neither effectiveness nor program continuity.
Housing Council Approach. The Capital Region Planning Board of B. C., in a study of senior citizens housing discovered a lack of coordination in both the construction and management of projects. To overcome this problem a coordinating Housing Council was proposed, with representation from "Municipal and Provincial Welfare Departments, local organizations that have sponsored non-profit housing projects and various other senior citizens' groups". The coordinating council would determine future need for housing, specify the types of housing required, consider the location and layout of new projects, assist housing organizations in obtaining financial and technical assistance, provide services to projects on a joint basis, and formulate admission policy for housing projects.

Community Councils. The coordinative efforts of the community councils provide an indispensable component of any program. The community council is simply a coordinating agency designed to establish cooperative relationships among the various health and welfare agencies of a community, and to develop where necessary, service programs which exceed the capacity of single member agencies. The council serves to focus on the problems and needs for the representatives and agencies which initiate action. It serves as a clearing house for information on welfare needs and problems, and properly
financed it could perform a continuous research function. However there appears to be little reason for creating a new private local agency charged with the housing research function. Instead it is suggested that information should be gathered to serve if possible the needs of policy makers as well as operating agencies. Therefore data on housing need should be compiled by a public agency whose central concern is with housing problems *per se*, and made available to the community council for use and distribution.

**Limiting the Field**

A wide array of alternative administrative devices have been described. The purpose of this section is to examine features of these devices which are considered suitable for use in B. C.

The Crown Corporation approach, whether Provincial or Municipal, is not recommended for use in B. C. Certainly its independence of action and by-passing of municipal government has strong pragmatic appeal. However it serves only to create yet another actor on the housing development stage. Existing departments of Provincial Government could be equipped to handle the functions which such a Corporation would expedite. Moreover a Provincial Department could probably produce a program of housing which could be coordinated more effectively with the activities of other
departments of government concerned with housing problems, such as the Department of Health and Welfare. The Corporation would have no ultimate jurisdiction at the municipal level and is in danger of being unduly divorced from local planning, urban renewal, and welfare functions. The idea of a dominant provincial mechanism is however endorsed.

The local housing authority approach has much to recommend it. It has flexibility, it can be employed in the context of a metropolitan region or single municipality with equal ease. The authority could be bound by statute to coordinate its program with planning, urban renewal, social welfare and other municipal activity. Its program would be comprehensive, and the agency would function as a unified source of data and guidance at the local level. Wide scale Provincial and Federal financial participation would foster an equitable solution in that municipalities would not be expected to meet "spillover" in housing costs (see p.62) from their own resources.

The Urban Development Board (U.D.B.) would appear to be a tailor-made complement for the local housing authority approach. The latter approach calls for joint Federal—Provincial financial participation in housing programs. The U.D.B. is purpose-designed to facilitate such joint action, not only in matters of finance but also in the development of
objectives, policies and programs for housing and their implementation. It is recommended that the U.D.B. approach or a similar device ensuring an effective Federal - Provincial dialogue be employed.

Metropolitan government would not appear to be the most appropriate device for use in B.C. Firstly, it would not be a politically sagacious move in B.C. where local autonomy in government is strong. Secondly, it would be extraordinarily difficult to establish a cost-sharing formula if inter-municipal financial participation is required. Metropolitan government is usually established to administer services with perhaps more obvious regional overtones. Thirdly, the housing problem is probably generated in regions much larger than even metropolitan areas. Fourthly, the metropolitan solution applies only to unique types of communities and is not generally applicable. The same criticisms apply to the Joint - Service Board approach which is designed to provide commonly - used services. It is doubtful if housing programs provide uniform service to all municipalities. Thus it is doubtful if a parameter of common-use could be devised.

The Provincial Department of Housing, the "Branch of a Department" and the "Regional Housing Authority" approaches differ from the local housing authority approach in concentrating responsibility at the Provincial rather than local
level of government. This device either relieves the local government of the housing responsibility or deprives it of a right to determine its own destiny, depending on one's point of view. Certainly there are strong arguments for the Province to prepare Province-wide housing objectives and programs and to finance these programs in whole or part. Certainly the Province should set up the broad policy guidelines and should perhaps arrange for Province-wide surveys of housing need. Whether branches of Provincial Government should be assigned the task of evolving housing policies to be applied in local areas and implemented there is another consideration. Community planning has been delegated to the local level of government and there would appear to be no good reason for weakening it by transferring the housing function to the Province. The Regional Authority for example could strive to plan in close coordination with the municipalities but once again, why even consider a situation which compels coordination and creates a potential conflict of interests? In conclusion, it would appear that the municipalities can best evolve their own housing programs in close liaison with municipal agencies both public and private. The Province can best serve by providing the necessary mandatory and enabling legislation, funds, and broad objectives and policies. The Province could, through an existing department, arrange for housing surveys and the
initiation of housing programs in communities which are too small or inexperienced to undertake them. A strong Provincial mechanism capable of assessing overall need and determining alternative ways of meeting that need (i.e. more housing, more social services, more disposable income for the elderly) would seem necessary. This mechanism would function as the ultimate responsibility for housing problems in the Province and would be required to ensure close coordination of all programs which relate to the housing problem (i.e. building programs and welfare programs). The relative weights placed on alternative programs such as those of building and welfare, where these programs are not complementary but are substitutes, would have to be resolved by the Provincial Cabinet in the budgetary process. The Cabinet could be assisted by a Department of government designed to integrate the independent programs of separate functional departments and determine their ultimate dimensions.

The Provincial department ultimately responsible for action in B. C. would have to assume a wider role than have Provincial departments in Saskatchewan and Alberta.

Saskatchewan relies heavily upon encouraging municipalities to undertake the construction of housing for elderly to serve residents of a region. This method is predicated heavily upon an assumed lack of geographic mobility of the elderly in that province. The same may be said for the
Alberta program which also depends heavily upon a stable migration pattern within a region. The implicit assumption is that the elderly will remain within the region. This condition does not obtain in B. C. where communities serve elderly residents on an inter-regional and inter-provincial scale. In Hirsch's terms, certain B. C. communities are subject to heavy spillover costs.

The Advisory Board technique fails to provide the strength of leadership, guarantee of participation, and continuity of effort that a meaningful housing program would require. The Advisory Committee device would certainly provide a valuable communication link between the many participants but fails to promise decisive action. It is best conceived as a useful technique to be employed by a more powerful housing authority, rather than as an authority in itself.

A more vital approach would follow the lines of a Housing Council, with the proviso that such a Council would be integrally related to the Community Council because of the key importance of liaison with social service agencies. A branch of government, either Provincial or municipal, could be held ultimately responsible for the determination of housing need but could be greatly assisted by private efforts. Municipal government could, with the knowledge of
the number and type of housing facilities take appropriate zoning and land-use planning steps. The coordinating council would develop programs of action in both housing and welfare, establishing both targets for performance, and the roles and responsibilities of private and public participants. Existing expertise could be used to the fullest extent.

Recapitulation

The preceding section has sought to identify by analysis, the key features of an administrative system to house the elderly in B. C. The findings are that:

1. The local housing authority approach is capable of producing a coordinated and comprehensive housing program.

2. A device to foster effective joint Federal - Provincial action is required. The Urban Development Board or a similar device achieves that objective.

3. The idea of Provincial dominance is endorsed within those fields of action which are properly Provincial. These fields would include legislation, broad housing objectives and policies, finance, data analysis, monitoring and control, coordination of Provincial welfare and housing programs with each other and with those at the local level, and initiation of programs where local areas are incapable.
4. The local housing authority approach proposed by Murray calls for "including within the structure of the authority, the existing effective municipal agencies and companies" without stating how this is to be achieved. It must be remembered that his proposal was prepared in the Ontario context. As the submission to the Senate notes:

It has not proved easy [in Ontario] for church groups and service clubs to make the contribution that these charitable organizations have made in other places [in Canada].

This reflects the difficulties of sustaining a close relationship between sponsoring organizations and old people where society is highly mobile. It also reflects high land costs. A strong public agency appears necessary in Ontario, and particularly Toronto. In contrast, the B. C. situation is distinguished by the large number of philanthropic organizations "that have been brought together to build single projects". These small projects have drawn heavily upon "goodwill and voluntary effort of sponsoring organizations..." C.M.H.C. "has had a close association with sponsoring organizations..."

It is recognized that strong public and strong private enterprises are not mutually exclusive. Because of the strength of private participation in B. C. however, the
efforts of all public and private agencies must be more sensitively handled, more vitally integrated, and utilized more extensively than Murray would infer. It is therefore proposed that a Housing Council, acting as an arm of a Community Council where the latter exists, be enlisted as the chief device for facilitating the participation of private organizations engaged in housing and collateral social services.

In summary, the administrative system considered necessary for utilization in B. C. demands close Federal-Provincial liaison in setting the broader dimensions of housing programs and a strong municipally based housing authority, closely linked with private organizations, to implement housing programs at the local level.

Roles and Responsibilities

The desirability and indeed perhaps the long-range necessity of joint Federal-Provincial action in the formulation of housing objectives, policies and programs of action has been stressed (page 98). The Urban Development Board could function as a vehicle for facilitating the achievement of these objectives and policies, and ensuring the close coordination of Federal and Provincial programs. Federal and Provincial governments could jointly arrange for the
collection and analysis of data on a continuing basis which would form the necessary basis in delineation of objectives and policies and preparation of programs.

Finances for the local authorities would derive, in the main, from Federal and Provincial governments (i.e. Urban Development Board) via the grant-in-aid technique. The qualifications for receiving these grants would be stipulated in senior government legislation.

The Provincial government alone must enact "the necessary enabling and controlling legislation to establish the nature and obligations of the municipal role in housing", and create the appropriate administrative device - adequately empowered and financed, to implement housing programs.

Municipal Government. The operation of local housing authorities would of course become a statutory obligation of municipalities. Such authorities would plan, program, build and maintain housing for low income and elderly groups. In addition because the authorities are availed of municipal powers to zone, and are equipped with data and possessed of permanent staff they are equipped to assist the private societies engaged in housing the elderly.

Murray outlines a broad range of powers and responsibilities of the local housing authority which include:
1. Advising the municipality or municipalities on all matters pertaining to housing. Assigning consideration of all housing matters (economic, assisted, and subsidized housing) to the authority is logical for the authority would function as a central information source. It would assess, with Provincial and Federal support, the housing stock and operate a housing registry designed to assist families and single persons in search of housing.

2. On the basis of measured and projected housing need, the authority would develop short-term and long-term housing programs which would be coordinated at the Provincial (Urban Development Board) level with the programs of other housing authorities in light of Provincial objectives and priorities.

3. The housing programs would be developed in close coordination with the planning and urban renewal activities of the municipality. The municipal costs of a housing program would become part of the capital budget requirements. The programs would consider the "need, kind, location, quantity, priority and timing" of housing projects and developments.

4. The authority would acquire and hold real property. With the approval of municipal council the authority would
acquire sites in advance of construction programs. In this way sophisticated location planning could be achieved. The authority could acquire and rehabilitate existing dwellings in designated urban renewal areas.

5. The local authority would plan, program, construct and manage housing for low income and elderly person's on behalf of the municipality. The authority could do this by forming municipal housing companies to implement parts of a housing program as required. The authority would actively promote, encourage and assist non-profit organizations and other private developers to meet the housing needs of low-income and elderly persons. This assistance would take the form of technical advice, execution of the land-use planning and site acquisition functions, and assistance in obtaining financial aid under the provisions of Federal and Provincial legislation.

6. To administer housing programs which would permit the low-income groups and the elderly to utilize existing housing stock in the economic market. This would involve the use of a rent-certificate device which entails provision of a subsidy.

7. To develop housing programs in close liaison with the social welfare activities of the municipality and private agencies. This could be achieved by constituting the
local housing authority in such a way that it performs both the housing and social welfare functions. Alternative devices such as (1) an independent housing and welfare department or (2) a skeleton staff of social workers who act as representatives of the housing authority to both the municipal and private welfare agencies would not seem to achieve the same close coordination of programs and joint-participation in planning that the first-mentioned device achieves. The agency would of course be represented on the Housing Council and could thus coordinate its programs at this point with those of private housing and welfare organizations.

8. The authority would determine family and individual eligibility for assisted and subsidized housing in accordance with municipal implications of provincially and federally determined criteria and policies regarding income, family composition, individual circumstances and age.42
THE RECOMMENDED ADMINISTRATIVE SYSTEM

FEDERAL LEGISLATURE

CABINET MINISTER

PROVINCIAL LEGISLATURE

CABINET MINISTER

CABINET MINISTER

interdepartmental administrative coordination

THE URBAN DEVELOPMENT BOARD (UDB)

A BOARD OF 7 OR MORE MEMBERS, 3 OF WHOM ARE RECOMMENDED BY THE FEDERAL GOVERNMENT. THE BOARD SERVES IN AN ADMINISTRATIVE CAPACITY AS A PROVINCIAL AGENCY AS WELL AS AN AGENT OF THE FEDERAL GOVERNMENT.

STAFF SECRETARIAT OF THE UDB

CMHC, - (semi-autonomous)

STAFF RECRUITED FROM MEMBERS OF PROVINCIAL DEPARTMENT RESPONSIBLE FOR PLANNING & THE REGIONAL OFFICES OF CMHC.

LOCAL HOUSING AUTHORITY

CREATED & EMPOWERED BY THE PROVINCIAL GOVERNMENT.

LOCAL GOVERNMENT COUNCIL

PRIVATE COMMUNITY COUNCIL

PLANNING WELFARE LOCAL HOUSING AUTHORITY

HOUSING COUNCIL

representatives
Evaluation of the Framework

The purpose of this section is to assess the proposed system in light of the requirements hitherto established.

**Coordination.** The administrative framework would appear to achieve the coordination objectives. Federal and Provincial governments are brought together in the formulation of objectives, policies and programs for housing, via the Urban Development Board. This Urban Development Board (or similar device) would be responsible for coordinating the efforts of Provincial government in fields of housing and collateral welfare services.

The local housing authority device would coordinate the housing actions of geographically and socially related municipalities. The Province would make it a statutory requirement that related municipalities develop housing programs in concert using common administrative machinery. The grants-in-aid device would be employed to enhance the attractiveness of such a proposal.

Close coordination of public and private sectors in the provision of non-profit housing is provided for. The local housing authority would serve as a source of data, advice, and assistance to non-profit housers. The scale of public activity in non-profit housing could be anticipated by having a close awareness of the plans and expectations of
private housing organizations. The Community council would provide the necessary "round table" device for bringing together representatives of the housing authority and the private organizations who are jointly participating in the overall housing process. In this way the opinion of private housers could be elicited so as to contribute to public policy. More importantly the private and public participants could jointly develop housing and welfare programs.

**Purposeful.** The proposed system provides a strong sense of direction at all levels of government. Federal and Provincial governments are brought together in the formulation of objectives which ultimately dictate the size of their total financial commitment to social housing. All levels of government develop inter-locking programs. To illustrate, provincial programs are summaries (adjusted where necessary) of proposed programs prepared by municipalities. The Federal program would coordinate the proposed Provincial programs. All programs ideally would employ common objectives, policies and criteria of need to ensure that priorities would be assigned to geographical areas and housing categories with greatest relative need.

**Information.** The programs would be prepared on the basis of systematically gathered and analyzed data. This
data could be obtained in several ways. The most obvious means is that of revising and/or enlarging the role of the Dominion Bureau of Statistics in regard to housing data. It would be necessary to design the categories of information to give precisely the types of data required for a "structured attack" on housing problems. The Province would collect and collate the statistics of its functional departments. Municipalities would provide supplementary data in conjunction with administrative, planning and urban renewal activities.

The key requirement is that all this information is purposefully gathered and made available in the preparation of programs at all levels. The local housing authority would serve as a housing data bank (or prepare the data for a comprehensive data bank if one exists).

Leadership. Under the proposed scheme, strong leadership is available at all levels of government. The Federal and Provincial governments have ideally formulated objectives and committed themselves to programs of action. This entails political responsibility at both these levels. The Urban Development Board device operates as a strong Provincial mechanism and is ultimately responsible for the effective initiation and operation of Provincial housing programs. The Urban Development Board device would provide an effective policy-making body for joint Federal-Provincial action. It
would integrate functional departments of the Provincial government on both policy and operating decisions pertaining to a comprehensive housing program.

The local housing authority would provide leadership at the local level in the field of housing. As part of the normal planning procedure it would determine the quantity, type and location of all types of housing. In its liaison with private developers in both planning and social welfare capacities it would encourage wide scale private participation in the provision of non-profit housing and social services. In addition it would assume an educational role where necessary. Such a role could be directed to builders to encourage a wider interest in rehabilitation and home conversion, and low income and specialized housing.

The participation of private enterprise in the housing program is of course voluntary. In the event that the portion of the program allocated to private enterprise is not fulfilled, the local housing authority would undertake building to make good the incomplete portion of the program. The local housing authority would assume this responsibility on a mandatory basis, subject of course to the receipt of necessary funds from the Provincial Government.

Role Definition. The system indicates the broad dimensions of Federal and Provincial responsibility. The
local housing authority - housing council device provides for close coordination of public and private efforts at the local level, where the roles and responsibilities of the various participants could be defined in accordance with the requirements of the community.

**Effectiveness.** The system ideally promises a commitment, on a continuing basis, to support housing programs. It integrates both the shelter and welfare approaches to housing problems. The housing programs, at all levels of government being essentially work schedules are devices for relating achievement to need at any time. The local authority system coupled with the grant-in-aid device ensures the programs operate on an inter-municipal basis if necessary.

**Continuity.** The system promises continuity. Firstly it provides for explicit commitments to act (i.e. programs) at all levels of government. Secondly, permanent administrative machinery dealing with the total range of housing problems is provided.

**Equity.** The system provides for concentrating financial responsibility at Federal and Provincial levels. This approach seems most equitable, particularly in the case of housing the elderly where specific regions and communities may face heavier housing costs because of retirement age
It is suggested that the financial responsibilities of municipalities in housing be relatively limited. Particular reference is made to the practice of municipalities granting land or tax concessions to private housing agencies. Statutes could prescribe a uniform policy on such a practice, requiring all municipalities to act similarly. This would seem to augur for rational siting of housing projects. Notwithstanding a uniform policy, it would appear because of the innate attractiveness or suitability of certain municipalities, that an equitable sharing of burden between municipalities would not obtain. The suited municipalities would perhaps bear an inordinately heavy cost in relation to others. It is proposed that the Province: (1) provide the necessary finances to a local housing authority which would assume land costs and (2) increase Provincial grants to private housing organizations to compensate for the loss of municipal financial concessions.

The increased Provincial financial role in the housing field could be compensated for (if necessary), in the subsequent determination of overall Provincial - Municipal financial responsibilities and cost-sharing agreements.

Utilize Existing Bureaucracy. The administrative system calls for enlargement of existing statistical services.
It calls for modifying the role of C.M.H.C. (via the Urban Development Board) and more closely coordinating Provincial Departments by enlarging an existing department to handle this role. The planning, and welfare functions of municipal government are vitally interlocked via the local housing authority.

Acceptability. The proposed system enlarges municipal responsibility but provides concomitant increases in power and financial resources.

III SUMMARY

From the standpoint of community planning, a program is essentially a work schedule. It comprises both a statement of the existing situation and future requirements, and a proposed method of ensuring that the projected changing requirements from the present to the future will be met.

The program appears to be a powerful instrument of coordination capable of mobilizing private and public resources to ensure housing production sufficient to meet the projected demands for housing the elderly.

A program for housing the elderly must be comprehensive in two senses. Firstly it must provide both for the physical facilities and the essential social services required by the elderly. Secondly, a full range of housing types designed to provide for the successive phases in the living situations of the elderly must be ensured.
To ensure a comprehensive program, coordination of the various agencies providing shelter and collateral services must be ensured. This is especially important in the field of housing where the participants are numerous. Coordination has many dimensions. The first dimension of coordination concerns inter-governmental relations in its Federal - Provincial, Provincial - Municipal, and inter-municipal aspects. The second dimension is that of coordinating the efforts of private and public sectors in the provision of low income housing. The third and fourth dimensions involve mutual coordination of public and private housing with public and private social services. The fifth dimension is that of coordinating welfare services on a broad areal basis where required.

A basic premise of this study is that an administrative framework to facilitate joint participation in implementing a housing program is essential. Investigation commenced with a study of Federal and Provincial roles in the formulation of objectives and policies. The Federal Government, through the National Housing Act, plays a leading role in channelling housing production into the economic, full-recovery, and subsidized components of the housing market.

The majority of the production of the housing system reflects Federal housing policy as manifested in the National Housing Act. The system is presently geared to meeting the
demands of the economic market. Good Housing for Canadians calls for dramatic action to redirect housing production. A social housing objective which would state that the Federal Government was prepared to serve the assisted and subsidized markets in proportion to the demands they generate is required. Development of a housing program geared to meet overall housing needs of course requires an overall assessment of these needs on a national scale.

Fulfillment of a national housing objective of course requires Provincial Government participation. The Provinces must share in the financial responsibility for the required housing program.

The ideal situation would entail a Federal – Provincial dialogue in the definition of housing objectives and policies. The national housing program deriving from these objectives would be achieved by collating long-range Provincial programs.

The Provincial Government is of course responsible for establishing the necessary administrative machinery to implement housing programs at the local level. The key issue is whether to entrust the program to a dominant Provincial mechanism or to a strongly empowered local agency. To resolve this problem the requirements of an administrative framework were outlined. These requirements indicated that the administrative system should serve a strong coordinating
function. It should also be guided by a sense of destiny and must provide the information necessary for the formulation of objectives and policies which guide that destiny. The housing system requires a defined flow of authority, a clear definition of roles of the participants and an ultimate authority responsible for implementing a program. An overall housing program requires systematic relation of demand and supply of housing, and an explicit commitment to act to provide housing to satisfy demand. Implementation of a housing program presupposes an ability to sustain efforts and to direct them to the attainment of objectives. The system must provide for an equitable distribution of housing benefits and costs. Since the focus of the administrative framework is that of coordination, not duplication, it was thought desirable to utilize existing administration where possible.

A wide array of alternative administrative devices to implement an overall housing program, of which a program for housing the aged is a part, were independently considered and analyzed. The analysis revealed:

1. The local authority approach to implementation can result in a comprehensive and coordinated housing program.

2. A device to foster effective joint Federal – Provincial action is required. The Urban Development Board or
similar device achieves that objective.

3. The Province must provide objectives, policies, financial resources, legislation and data. It must coordinate Provincial welfare and housing programs and initiate programs where local areas are incapable.

4. The local housing authority approach must be supplemented by a Housing Council which is affiliated with the Community Council where the latter exists. This council would be the chief device for facilitating the participation of private housing and social service organizations.

Under the proposed administrative system, the senior governments would formulate objectives and policies and finance the housing operations of the local housing authority. The housing function would become a statutory obligation of municipalities. Its functions would include preparation of long term and short term housing programs in conjunction with planning, urban renewal and welfare activities of a municipality. The authority would be empowered to acquire and hold real property and to engage in advance site acquisition for specialized types of housing. The authority would plan, program, construct and manage housing for low income and elderly persons on behalf of the municipality as well as provide assistance to private developers engaged in meeting
the housing needs of low-income and elderly persons. The authority would administer rent certificate programs which enable the low income groups to utilize existing housing.

The proposed system provides for the multi-dimensional coordination outlined above. It provides a strong sense of direction for the housing efforts at all levels of government and programs at all levels are developed with the same objectives in mind. Strong Federal, Provincial and municipal leadership and continuity of action is assured, for Federal and Provincial governments are committed to action and municipalities are bound, and empowered by statute to execute programs. The Federal and Provincial roles are basically those of providing the necessary legislation and financial resources. The municipal role is one of ensuring that the housing need is met. The roles of private and public participants could be defined at the local level in accordance with the requirements and capabilities of the community. Concentrating financial responsibility at Federal and Provincial levels seems equitable, particularly in the case of housing the elderly where specific regions and communities may face heavier housing costs because of retirement age migration patterns. The proposed system calls for modifying the role of C.M.H.C., for ensuring greater coordination of Provincial departments engaging in housing and welfare, and for vitally interlocking the planning, housing and welfare functions of local government.
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34 Central Mortgage and Housing Corporation, Submission to the Special Committee of the Senate on Aging (Ottawa: The Corporation, 1964), p. 12.


36 Capital Region Planning Board of B. C., Senior Citizens' Housing in the Capital Region (Victoria: The Board, 1962), p. 10.

37 Central Mortgage and Housing Corporation, op. cit., p. 15.

38 Ibid., p. 10.

39 Ibid., p. 11.

40 Ontario Association of Housing Authorities, op. cit., p. 114.

41 Ibid., p. 113.

42 Ibid.
CHAPTER IV

EXAMINING THE ADMINISTRATIVE FRAMEWORK:
A CASE STUDY OF THE WHITE ROCK AREA OF B. C.

I INTRODUCTION

Objectives of the Case Study

The purpose of this chapter is to examine the operations of the proposed administrative framework in the context of a specific community. It is intended to determine by reference to the situation in a specific area whether or not the proposed approach to housing can fulfill the objectives which were outlined in chapter one of this study. The administrative framework, it will be recalled, is to be multifunctional, that is capable of integrating finance, planning, welfare and management functions in the housing process; multi-level, that is capable of interrelating the efforts of different levels of government, and public and private efforts; and multi-area, that is capable of initiating a housing program extending over several political jurisdictions where necessary.

The administrative framework is of course proposed for use in B. C. generally. Thus it should be able to accommodate the wide variety of conditions which will be encountered in the province.
The Area of Study

A study area centering on the City of White Rock, B. C. has been selected for study purposes. This City of some 6,000 persons was selected for a number of reasons. Firstly, 35% of the total population of White Rock were 65 years of age and over in 1961. To appreciate the significance of this figure it must be remembered that a similar figure for Canada as a whole in the same years was 7.6%. It was considered that such an obviously atypical community could be the subject of an interesting and revealing case study of the problem of housing the elderly. Secondly, the high proportion of elderly citizens indicates without a doubt that any problems of housing the elderly are not indigenous to the area. White Rock affords an extreme example of functional specialization of a community. It lucidly illustrates the migration trends to areas of natural amenity as places for retirement and may thus provide a clear example of inter-community, intra-provincial, and perhaps inter-provincial "spillovers" of costs and benefits. Thirdly, White Rock represents a study area of manageable size, thereby facilitating the derivation of meaningful conclusions pertaining to the population characteristics of the community, their housing and living conditions, the dimensions of a housing program, and the possibilities of achieving an active program under the proposed administrative framework. Lastly, the total question
of housing the elderly in the White Rock area has an intermunicipal aspect insofar as the abutting areas of Surrey Municipality have a similar population structure. Moreover, the latter municipality has evolved a concept for long-range physical development for a broad area surrounding White Rock which will undoubtedly influence the character of development in White Rock per se, creating the need for close intermunicipal cooperation if services and facilities are to be efficiently and economically supplied to the residents of the area. Discussion will therefore not be restricted to the corporate limits of the City of White Rock, but will expand to embrace the Sunnyside area of Surrey where necessary. The White Rock area, integrally part of the Lower Mainland Region of B. C., is an entity still distinct from the Vancouver Metropolitan area. This condition may of course change, particularly as conditions of access alter. Nevertheless, at the moment, the area remains somewhat socially and functionally unique and self-contained. The area of study is shown in its metropolitan context in Figure 3, page 163.

Limitations of the Case Study

This chapter must assume no dramatic realignment of housing policies of Federal and Provincial governments. Instead the operations of the proposed administrative framework will be examined in light of existing legislative
provisions. The system should of course continuously disseminate advice and information to the legislators and electorate who in the long run will determine changes in housing policy. Emphasis, in any event, will not be placed on imponderables such as changes of Federal and Provincial policy or problems of coordination in administration at or between those levels of government. Instead the community planning aspects of housing the elderly will be emphasized.
II THE WHITE ROCK AREA TODAY

What, Where, and Why

White Rock is an anachronistic community. It is incorporated as a city yet it has but 6,500 residents (1961). It is a city yet it lacks an industrial economic base. The population structure is unique among Canadian communities; having something just less than five times the average number of aged citizens than has an "average" Canadian community.

Yet White Rock is blessed - blessed with a climate that might well be the mildest encountered anywhere in Canada. Situated in the Lower Mainland region of B. C., White Rock enjoys the moderate "marine west-coast" climate which prevails in that region. Even then White Rock and environs stands alone, having substantially less rain - (40 inches per annum compared with 60 inches in Vancouver City) and more bright sunshine (2,000 hours per annum compared with 1,250 in Vancouver City) than elsewhere in the region. The climatic advantages of the area are enhanced by the spectacular setting of the city on the slopes of an upland plateau overlooking the sheltered waters and beaches of Boundary Bay.

The favorable concurrence of climatic, scenic and oceanside amenities are the chief resources of the area and explain its chief functions as a retirement and recreation
centre. Indeed the atypical population structure of White Rock is explicable exclusively in terms of immigration of people in the pre-retirement and permanently retired categories. White Rock is also a cottage community where a number of families reside only in the summer months to be close to the sun and sea. The beaches of White Rock are within easy "day-trip" range of the residents of the Lower Mainland region and therefore attract large numbers of short-term visitors in the summer months.

The "summer" cottages of the area have proven attractive to the retired elderly who have sought permanent residence in White Rock but who have presumably not desired to pay for large and expensive homes.

The People

The most notable features of White Rock's population are of course the age and sex characteristics. Approximately 35% of the population is over 65 years of age. The aberrant nature of this population distribution is best appreciated by comparing this figure with similar figures for other Greater Vancouver communities presented in Table III and Figure 4, page 166.
## TABLE III

PERCENTAGE OF POPULATION 65 YEARS OF AGE AND OVER IN GREATER VANCOUVER COMMUNITIES - 1961

<table>
<thead>
<tr>
<th>Community</th>
<th>Percent of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metropolitan Vancouver</td>
<td>11.1</td>
</tr>
<tr>
<td>City of Vancouver</td>
<td>13.8</td>
</tr>
<tr>
<td>Burnaby</td>
<td>8.5</td>
</tr>
<tr>
<td>New Westminster</td>
<td>11.2</td>
</tr>
<tr>
<td>West Vancouver</td>
<td>9.7</td>
</tr>
<tr>
<td>North Vancouver City</td>
<td>9.5</td>
</tr>
<tr>
<td>North Vancouver Municipality</td>
<td>5.6</td>
</tr>
<tr>
<td>Coquitlam</td>
<td>8.4</td>
</tr>
<tr>
<td>Port Moody</td>
<td>5.5</td>
</tr>
<tr>
<td>Port Coquitlam</td>
<td>6.2</td>
</tr>
<tr>
<td>Surrey</td>
<td>8.7</td>
</tr>
<tr>
<td>White Rock</td>
<td>35.0</td>
</tr>
<tr>
<td>Delta</td>
<td>7.7</td>
</tr>
<tr>
<td>Richmond</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Source: Calculated from Census of Canada, 1961.
Surrey municipality, as may be seen from Table III, has a more "typical" suburban population structure with far less elderly citizens than White Rock. Yet as Figure 4 illustrates, the elderly population of census tract (c.t.) 189 is also high, being 20.8% of the total population in contrast to the figures of 4.1% and 7.1% of c.t. 184 and 182 which are also in Surrey. This reflects the high proportion of elderly people who reside in the Sunnyside area of Surrey, in urban areas close to the corporate limits of White Rock City.

In White Rock there are 100 females for every 90 males, a fact which presumably reflects the differential longevity of males and females among the retired people of that city. The females, in simple terms, "out-survive" the males. (In White Rock there were 544 widowed females and 164 widowed males in 1961). In abutting c.t. 189, there are 100 females for every 102 males which is typical of urban B. C. This figure reflects the influence of the younger families in c.t. 189. Indeed the largest groups in both White Rock and c.t. 189 are the aged; the next largest are the 55 - 64 group in White Rock and 35 - 44 group in c.t. 189.

Education statistics are revealing. About 10% of all the residents of White Rock have had one or more years of university education. The averages for urban B. C. and
Metropolitan Vancouver are 4% and 5.6% respectively. Since there is not a diversified economic base sufficient to employ locally such a number of qualified people, the obvious inference is that a relatively high proportion of the retired elderly are well educated.

The highest proportion of the working force in White Rock is engaged in commercial business and personal services, being some 30% in relation to the 23.9% for Metropolitan Vancouver. This suggests that White Rock is relatively self-contained, and capable of providing commercial services for permanent residents of White Rock and Sunnyside as well as for seasonal populations.

Statistics on the incomes of the elderly residing in the area are not available. In the opinion of social workers in White Rock and Surrey, elderly citizens in all income brackets reside in the area, but in unknown proportions.

Housing in White Rock

The housing of White Rock does not differ substantially from that of the Census Metropolitan Area (C.M.A.) (excluding Vancouver). The data of the 1961 Census of Canada indicates that:

1. 87% of the homes in White Rock and the C.M.A. are single-family detached.
2. White Rock has a higher rate of owner occupancy - 82% against 79% for the C.M.A.

3. No crowding of dwellings was reported in White Rock whereas 9% of the dwellings in the C.M.A. were crowded. This presumably reflects in part the small family (one or two persons) which would characterize the houses of the elderly in White Rock.

4. 3.6% of the dwellings in the C.M.A. had major defects and 16% reported minor defects. In White Rock only 12% had minor defects and no dwellings with major defects were reported.

While census data indicates that housing is free of major defects and not particularly plagued with minor defects, one key variable must be considered. That variable is the original quality of residential construction. The steep cliffs of White Rock were initially subdivided into narrow thirty-three foot lots and summer cottages were subsequently developed upon these small lots. Similarly, near the former Campbell River Mill in the low-lying areas in the eastern end of town, considerable small cottage housing was developed to house the workers of the "camp". Much of this cottage and camp housing has been purchased, often converted and reconditioned to form retirement houses for the elderly. Indeed many of the permanent residents of the cottage areas
are the elderly who require only small homes and indeed who can only afford such housing. Much of this housing must be considered to be "cheap housing", as initial purchase prices are comparatively low, ranging around $5,000.00. Moreover the assessed values for property taxation purposes on many cottages are low. Municipal property taxes in the order of $30.00 per annum are not uncommon. This of course means reduced operating costs and further enhances the "cheap housing" aspects of the area.

This "cheap housing" feature of course cannot be expected to be a permanent condition. Housing becomes old and obsolete, deteriorating to standards which endanger the health of the inhabitants and the safety of the community. Indeed in 1958, the Lower Mainland Regional Planning Board stressed that among the special problems of particular urgency was that of the

badly planned [cottage] area that is likely to become increasingly run down and a major fire hazard, without in the process penalizing retired people who depend on...cottages as their homes and who may have no suitable alternative.

White Rock is attracting new apartment development and the chief occupants are believed to be pensioners. This judgment is inferred because the policy of these apartment managers is one of no children (including teenagers). This would effectively preclude occupancy by the bulk of the
middle-age bracket, and because the proportion of people in the young married age bracket is low, the chief market is by deduction that of the elderly.

A significant proportion of the multiple dwelling units in White Rock are large "beach front" structures, which were originally designed as hotels or "apartment" houses. These structures, now old, are generally unappealing to the tourist trade. They serve as homes for the single elderly, either on a housekeeping or room and board basis.

Housing, purpose designed for the elderly, has been and is being built under the limited dividend provisions of the National Housing Act. The most salutary example is the large and well conceived project sponsored by the Baptist Church. An integrated development ultimately to embrace rest homes, a small infirmary, seven "four-plex" married units, and apartment units accommodating nineteen small suites each, is being developed on a five acre site. A development of three major units provides rooms for approximately forty male and female single-elderly exists. A central dining area exists, and meals may be served in individual rooms at a nominal daily charge. The first of the four-plex self-contained "married units" is under construction as is the first of the apartment blocks. The twelve bed rest-home is to be developed in a subsequent building phase. This home
is developed on the top of the cliffs giving it a magnificent outlook to the sea. Of all the projects in the area, it is closest to commercial facilities, but still it is located one-half mile from a shopping centre.

A project consisting of small married units has been developed by the Canadian Legion. While their efforts are laudable, the project suffers from isolation. The nearest shopping facilities are a mile and a quarter away and the area is served by only one bus a day. The poor location is a function of one variable - namely land costs. In struggling to initiate a project the organization has understandably sought to reduce costs. This cost reduction carried over to land costs. A peripheral site, albeit cheaper, was selected. This has however impaired the effectiveness of the whole attempt to provide a salutary living environment for the elderly.

Crescent Beach Park Homes (in C. T. 189) was initially sponsored by the United Church, but management has now passed to a service club. This project as well as that of the Legion is reputed to the attributable to the efforts of a few dedicated individuals. When, for various reasons the interests of original sponsors ceases, the projects suffer from very real management problems. It is apparently difficult to maintain and ensure long-term philanthropic management
responsibility even in a smaller community such as White Rock.

Apparently, one of the most pressing needs is for "half way measures" which can enable the elderly to maintain, with a modicum of assistance, their independent life.\(^5\) These half way measures are essentially personal services such as cooking, bathing etc., entailing perhaps the assistance of a "home-maker" for one-half hour per day.

**Forces of Change in White Rock**

*Functions.* This study must echo the view that "it does not seem likely that White Rock's function and economic base will change much for a long time to come".\(^6\) White Rock is presently a resort and will continue to depend upon its ability to attract holiday-makers. Efforts to enhance White Rock's attractiveness and capacity to meet the needs of vacationers must be aggressive for existing development is poor and unattractive. This is critical for White Rock depends on tourist dollars for its economic viability.

White Rock is a haven for the retired and this role is implicitly acknowledged by its citizens. This role has not changed in the short run at least. For example, people 55 years of age and over constituted 47% of the population in 1956 and 48% in 1961.
One new function which may alter the character of White Rock is that of serving as a bed-room dormitory for the community worker and his family. White Rock is now linked by freeway to Vancouver City and "it seems certain to become a popular residential satellite of the metropolis". Considerable construction of new single-family detached homes in White Rock has been characteristic of the last few years. This trend apart from altering the population composition would not appear to reduce the attractiveness of the area for the retired citizens. Insofar as it is a component of growth, it will probably entail the expansion of all residential functions in the adjacent Sunnyside area of Surrey.

Deteriorating Housing. The cottage problem has been briefly outlined above. In essence it requires action to ensure in the short run, that summer cottage areas do not deteriorate into shacktowns; in the long run it necessitates a program for redeveloping those parts of the city with the problem of "small lots, inferior development and/or poor street layout". This action will appropriately be urban renewal action to conserve good housing, to rehabilitate existing housing, where possible, and to redevelop the areas of poorest housing. These problems take on special meaning in the context of White Rock where these measures must in large measure be geared to accommodate the physical, economic,
and social needs and circumstances of the elderly.

The problems created by housing deterioration have already become manifest in the form of falling assessments in the cottage area. Property taxes (as mentioned above) on many small homes are as low as $30.00 per annum. This cannot be denied as a highly attractive feature for the residents of these areas - particularly if they are on fixed low incomes such as are the pensioners. Not surprisingly there is a continuing demand for services in White Rock. The upshot of this is the need to maintain the overall revenues by increasing the assessments in the newer and better developed segments of the City. Such dramatic deterioration in any part of the tax base is obviously damaging in a city, which lacks primary industry and which must depend on assessments of commercial and residential properties for its revenues.

Many residents in White Rock have, in the past, been fortunate in being able to secure housing at low initial cost and with low annual tax assessments. Undoubtedly this cheap housing has been an instrumental factor in enhancing White Rock's residential function. To expect this condition to endure in the long run is of course naive. Continued dependence on a legacy of low cost cottage housing is not tenable for two reasons. Firstly the cottage housing will
become with the passage of time unsafe and unfit for habitation. Secondly, the economic base of the City will be steadily weakened by providing services for which no economic return is obtained. Moreover the placement of homes within a framework of streets, the grades of which exceed 20%, is from a planning point of view, unacceptable. These steep grades make it extraordinarily difficult to make journeys by foot from home to shopping areas, places of entertainment, and places of worship. This is particularly true for the elderly whose mobility may be highly restricted by some physical incapacity.

The slopes need not restrict the pedestrian circulation. Instead the slopes afford a splendid opportunity for creative redesign, incorporating a system of walkways of gentle gradient, and small parks. The view which the slopes afford is spectacular and should be capitalized upon when the area becomes due for redevelopment. Garden apartments, patio housing, etc., are forms of housing which could capitalize on this view and yet provide the small attractive accommodation particularly suitable for the needs of the elderly. This is not to suggest the area should be exclusively for the occupancy of the elderly. What is intended is a design concept sensitive to both the scenic advantages of the slopes and the circulation problem they pose. In addition it must
be stressed that considered design can reduce the overall servicing costs in order to tenable the provision of alternative low cost housing.

**Concepts for Guiding Change**

*White Rock.* The need for ultimate redevelopment of areas of poor housing in White Rock was stressed in 1958 by the Lower Mainland Regional Planning Board (L.M.R.P.B.)⁹. An active program of action for dealing with the areas of poor housing was advocated at that time, but no action was taken. Nor has a concept for shaping White Rock's future been formulated. A concept for physical development, as stressed in Chapter II (page 38), in specifying the types of accommodation to be developed, inherently makes the decisions which will shape the social structure. In the absence of a guiding concept, the social destiny of the City is left to change. To permit continued unguided deterioration of residential areas will produce a substandard physical environment conducive to a similarly substandard social life. Natural redevelopment should be encouraged but within the framework of a comprehensive development plan. This is necessary if the redevelopment effort is to capitalize on the opportunities for design of the area to produce close functional relationships of working, shopping and recreation
areas. New development on an old pattern will only reinforce the inefficient layout till the time of the next redevelopment cycle.

An aggressive renewal program may demand public action in the areas which will not renew themselves if the process of private development is exclusively relied upon.

The L.M.R.P.B. outlined the alternative methods of grappling with the problems of the cottage area. The first method is that of strict enforcement of existing by-laws. Certainly this conservation device is necessary, but it will not solve the problems of an already deteriorating area. The second method of piecemeal acquisition and assembly of properties is effective only if the City is prepared to void the use of acquired property for a long period. The third method, that of comprehensive replanning and redevelopment appears to be the most effective method of eliminating present housing problems and recreating a new and more functional living environment. Financial and other aid is available for the task and this will be described in subsequent sections.

In short, the municipal council is bound to evolve a concept for White Rock's future. This concept will vitally bear upon the retirement function depending on the provisions it will make related to White Rock's residential
development. The council must choose between drifting and planning; the alternative paths to the future must be evaluated and a path conducive to sound development selected.

**Surrey.** The City of White Rock cannot be considered in vacuo. The Sunnyside area of Surrey, contiguous with the urban area of White Rock; and the communities of Ocean Park and Crescent Beach (shaded in as the unidentified urban area within the study area on Figure 3, Page 163, must be considered as sharing conditions similar to those which prevail in White Rock. Certainly the sea-side communities in Surrey share the same climatic and scenic advantages as does White Rock. Moreover the population of c.t. 189 which embraces Sunnyside, Ocean Park, and Crescent Beach is distinguished among the other c.t.'s of Surrey by its remarkably high concentration of the elderly. Doubtlessly, these areas fulfill the selfsame role of White Rock proper—namely that they function as retirement communities. C. T. 189, because of its size includes a large and typically suburban area. This probably explains the lower overall proportions of the elderly in the area. It is likely, that if data were available for the "urban area" (see Figure 3, page 163) outside of White Rock, but within the study area, the same high concentrations of the elderly would be noted. In c.t. 189 the sex ratio is closely balanced between male
and female. This may reflect the influence of younger age groups on the overall population structure, the shortage of rental accommodation in the area suitable for the single elderly, compared with White Rock, and a lesser role as a retirement community.

A planning study conducted by Surrey municipality as a whole indicated that the average contract rent in Surrey is substantially lower than that prevailing in either Vancouver City or the Census Metropolitan Area. This they contend may reflect "Surrey's fringe location as well as a relatively low calibre of rental accommodation". Similarly, the median value of owner-occupied homes (including land) in Surrey is about $2,500 lower than the median value for homes in Vancouver and the Metro Area, reflecting the lower land costs resulting from Surrey's fringe location.

Without detailed study, the spatial incidence of the cheaper homes and rents in Surrey, one must assume that the accommodation in the study area (Figure 2) like that of Surrey is relatively low. This suggests that cheap rents as well as climate may explain the high proportion of the elderly in c.t. 189.

The number of persons aged 55 and over in Surrey Municipality as a whole, decreased proportionately by 4.3% relative to total population between 1956 and 1961.
This reflects the pronounced in-migration of youthful families after 1956. However, by surviving the population into the future, using the cohort survival method, the Surrey planning division indicates that the 65 and over age group will, between 1961 and 1981, grow at rates exceeding the 0-4 and 25-34 age groups which presently loom so large in the population structure.  

Surrey has evolved a design concept, based on the planning principles, required to guide future urban growth in Surrey. The intention is to briefly evaluate this concept as it will accommodate planning for the needs of the elderly. The contention of this thesis is that any design concept must respect both the natural advantages and amenities of an area, and the age-sex composition of the population. These two considerations come to focus in the White Rock - Sunnyside area where because of natural advantages a population structure heavily weighted towards the elderly has developed. Whether such a population pattern will or even ought to continue, must be considered for the planning decisions of the present and the future will strongly influence that pattern.

The Surrey planners insist that residential settlement should not be allowed at random within areas designated for residential use, but should instead be "directed into concentrated settlements according to economic principles of
The proposed development pattern is thus one of relatively large, self-contained towns consisting of residential villages. These villages would surround a central core containing retail and non-retail commercial uses, offices, apartments and town houses. Social, recreational, cultural and high school uses would also be provided for at the core..."15

The villages in turn would comprise several neighborhood units as the basic functional residential units. Towns would be separated by inviolable natural green areas and agricultural areas. This design concept is illustrated in Figure 5, page 184.

Applying the above design concept, Surrey would consist of five urban units called towns which would develop around existing urban nuclei. The Sunnyside - White Rock area would comprise one of these towns. The "town centre" for this town "would appropriately overlap the boundaries of Surrey and White Rock and would, in fact, serve both". This does not require political amalgamation but instead "recognizes the whole area as a logical unit for provision of many services".16 The town centre would contain a wide range of commercial facilities including a department store, supermarkets, small shops, and restaurants as well as the library, health centre, town concert hall, offices, apartments, town houses, senior citizens' homes, special entertainment facilities appropriate to various age groups, local light industry, and specialized educational facilities.17
THE TOWNS, VILLAGES AND NEIGHBORHOODS

CONCEPT OF SURREY MUNICIPALITY

Each town would comprise villages having populations of 15,000 to 25,000 persons. These villages would, except where the town centre is close enough to fulfill both town and village functions, support a supermarket, shops and personal service establishments, and a secondary school with recreation facilities to be used at appropriate times by all residents. Within each village diversity occasioned by different age groups and income levels would be encouraged" by "encouraging the forms of housing suited to each particular age group -- apartments for single and married people without children and for the elderly, town houses and garden apartments for young families...and single family homes...18

High density development could be accommodated around village shopping centres.

The neighborhood is conceived as a convenient functional planning unit for provision of elementary school facilities, local parks and shopping [and]...can also, by its design, be a positive influence for social interaction and also ensure privacy of its residents. Each neighborhood would have unique design problems which would call for varied solutions...19

Planned development of neighborhoods as units augurs for the creation of a residential environment in which housing is functionally related to supporting public and private facilities such as schools and shops.
It is worth noting that the present City of White Rock, with an estimated population capacity at existing densities of about 12,000 persons, approximates a village in its scale of development.

The Surrey planners emphasize that their design concept is a general plan and as such it concentrates on "broad development concepts and policies intended to have general applicability throughout Surrey". This general plan is a prelude to the determination of "physical and functional design and of social environment" on a more detailed scale. It is a suggested method for providing "essential services and facilities according to recognized need by time and by area [and in such a way as to] influence the development actions of private parties in a desirable way".

Public facilities would be installed according to a program of site development based on priorities of needs by time and by area. The growth of population in each neighborhood, village and town would be watched, to ensure adequate provision of public facilities required in these units.

The key features of the design concept have been outlined above. The objective is now to examine how it relates to the question of housing the elderly.

A hierarchy of commercial, service and social centres has been proposed for each town, ranging from town centre, to
village centre to neighborhood centres. The design concept of these centres meets the needs of the elderly in several ways. The elderly have a special need to be near to community institutions like stores, churches, libraries, and medical services as well as being served by public transportation. The design concept serves this need for it provides explicitly for senior citizens' housing to be considered as part of the town centre complex. In this way the "hospital-oriented" forms of housing could be in close proximity to the public health centre located in each town. This provision is particularly favorable for proper location of institutions, such as nursing homes in which most if not all residents require continuously, or from time to time, medical care. High and medium density development could be accommodated around town, village and neighborhood centres. Apartments, hostels, lodges, town houses and garden apartments would be among the types of housing, purpose designed or generally available for housing both the single and married elderly. These towns would achieve a desirable close proximity of residents to required commercial and public facilities. The proposed towns are compact, thereby favoring economical operation of public transportation upon which many of the elderly depend.

The concept provides for a functional specialization of towns "based upon unique features or historical placement
within the hierarchy of metropolitan centres". Obviously then, if the unique climatic advantages continued to attract the elderly, this concept would permit the Sunnyside - White Rock area to specialize in the function of housing the elderly. Similarly, "it is expected that villages would grow to have some differences in character and would afford them a particular identification". These differences could reflect differences in age or function. Thus a village on the scale of White Rock or Ocean Park could develop to specialize, to a socially appropriate level, in the function of housing the elderly. Such functional specialization by village need not be repugnant to those who would prefer a mixture of age groups and positive efforts to keep the elderly in the main parade of life. These objectives could be achieved by ensuring a mixture of housing types and relating the homes for the elderly to the centres where all age groups participate in a variety of activities. These activity centres providing opportunities for direct participation, "would probably occur...at the village level where diversity and a wide enough range of interests would be represented".25

A mixture of age-groups, would be achieved in each village "by encouraging the forms of housing suited to each particular age group".26 This could be achieved by planned unit development by which a variety of building types and
arrangements would be integrally introduced as part of the residential area in the design stages of development. In this way the "proximate" forms of housing such a small vest pocket projects of apartments, attached, or detached housing for exclusive use of the elderly could be designed as component parts of a neighborhood. Patio houses, garden apartments and clusters of independent dwelling units at medium density, but not for exclusive use for the elderly, could also be designed as parts of a residential area. This development would be encouraged near village centres and in areas where such housing could utilize sites to advantage. This would appear to be particularly suitable for White Rock. Moreover, such a mixture of housing types prevents "freezing out" of old people and permits development of villages and perhaps neighborhoods suitable for residence during many phases of the life cycle for those who prefer a change of accommodation but not a change of area.

To sum up, the general plan proposal for Surrey provides an excellent initial step in evolving a plan which is highly sensitive to the full range of housing needs. In particular it provides development principles which will ensure adequate consideration of the needs of the elderly in the process shaping the urban environment. Admittedly the concepts are general and overall population forecasts have been used as the basis for approximating the future
distribution of settlement in Surrey. However the essential basis for making further decisions on the function and detailed design of specific areas is available. The factors which will influence the physical design of the Sunnyside - White Rock town, can be independently considered. Particular emphasis must be accorded to the analysis of growth trends and migration patterns of the elderly in this area, for post retirement settlement may be a major force shaping the character of the area. It will demand appropriate programs for the provision of housing, facilities and services suitable to the needs of the elderly residents.

III THE ADMINISTRATIVE FRAMEWORK:
ITS OPERATION IN A SPECIFIC CONTEXT

The multi-participant nature of the housing process has been stressed throughout this study. In particular, the need for close coordination of all levels of government has been emphasized. An administrative framework to achieve this coordination has been proposed. This framework would entail fairly dramatic revisions of the existing Federal - Provincial arrangements for administration of housing problems.

For the purposes of this chapter it must be assumed that neither a sudden realignment of Federal and Provincial housing policy nor Federal - Provincial relations on housing problems will obtain. This is not to deny the importance of
such changes. Indeed it reflects that this chapter is a case study of a local area, and the administrative arrangements at that level are its essential focus. Moreover a case study cannot identify the influence of yet non-existent legislation and administrative systems. Thus the focus will be on the effective utilization of existing legislation.

**Present Federal Role.**

The Federal Government is functioning essentially as a financier. It makes mortgage money available for both the economic and non-economic markets. The latter market is of chief interest herein.

Essentially, two kinds of action are required for housing the low income elderly in the study area. These are redevelopment in the cottage area of White Rock and initial development in the Sunnyside area. The N.H.A. provides assistance for both types of development. Let us first consider the White Rock problem. It is likely that action in the public housing sector may be required to provide shelter for the elderly if redevelopment proceeds. The 1964 N.H.A. permits the development of projects designed for exclusive use by the elderly. The Federal Government, through C.M.H.C., will assume up to 75% of the total cost (land and buildings) of such projects as well as subsidizing up to 75% of the rental subsidies and annual deficits incurred
in the operation of such housing. These housing projects may be of the hostel (i.e. dormitory) type, and both the housing and common block for dining etc., are financed. Should rehousing of the displaced residents be envisaged, the 1964 N.H.A. permits the acquisition of existing dwellings for public housing purposes in any area. The 1954 N.H.A. limited acquisition to redevelopment areas.

With respect to areas, not as yet developed, the 1964 N.H.A. has a number of provisions. The Act provides substantial financial assistance for either a Provincial or Municipal Corporation or "public housing agency", (similar to the proposed local housing authority) that is empowered for public housing purposes, to acquire and develop land and construct and operate projects. The first avenue of assistance is for advance acquisition of land for public housing purposes. This may assist in ensuring the proper relation of housing for the elderly with commercial and public amenities and with other types of housing. C.M.H.C. provides a loan of up to 90% of the cost of acquiring and servicing land. The repayment period is 15 years and the rate of interest prescribed by Governor-in-Council. The second mode of assistance provides that an "authority" may either construct or acquire and subsequently operate housing for individuals or families of low income. C.M.H.C. provides
loans up to 90% of the building cost with amortization periods of up to 50 years for this purpose.

Under section 16 of the N.H.A. direct Federal Government loans to non-profit (limited dividend) companies is available for providing low rental accommodation for the elderly. Once again, 90% loans at low interest rates with long amortization periods are provided. The provisions of this section have been utilized, as described in the preceding section, with mixed success in the study area.

Present Provincial Role

Provincial financial assistance complements Federal assistance. Thus in a redevelopment area such as the one proposed for White Rock, the Provincial Government pays 25% of the costs of acquisition and clearance of land and construction of new buildings, and would continue to do so under the proposed administrative system. The Province would pay 12.5% of the subsidy if rents in the project are subsidized.

To facilitate construction of limited dividend housing, the Province provides for a grant of one-third of the capital costs of a project under the terms of the Elderly Citizens' Housing Aid Act. It does however, insist that the tenants declare that their monthly income does not exceed $105.00 per person.
As regards future action, the Province should, if N.H.A. legislation is to be utilized to the fullest extent, establish the proposed local housing authorities. Ideally these authorities would be sufficiently well financed to undertake programs of land acquisition for other than public housing purposes. This would permit reservation of sites that are particularly suitable for housing the elderly, for subsequent utilization by either limited dividend companies or private builders. The Provincial Government would also administer a system of grants-in-aid to support local housing authority operations. These grants would be proportionate, that is would vary with the dimensions of the problem. For example, the total Provincial budget for housing the needy elderly would be determined as part of the overall budget for housing. From this budget for senior citizens' housing, allocations from the Provincial to each local authority budget for senior citizens' housing would be proportionate to the numbers of needy elderly in a community as a proportion of the Provincial total.

The Local Role

The role of any Canadian municipality is that of guiding all types of development into the most suitable sites and areas. This control over private development is exercised through zoning, building, and subdivision by-laws, which to
be truly effective conform with the official community plan. Control over public development which in itself influences private development, is subject to the same controls. Moreover, the rate of public development and its location is controllable by the capital budgeting process.

The municipalities are of course exercising development control for a purpose - namely the realization of the goals of the official plan. This official plan is a formal policy statement of council which expresses a clear image of the future of an area. The objectives of this plan are social ones in that they attempt to improve the urban environment as a place to live. As discussed in the preceding section, Surrey has proposed a strong, but not yet definitive concept for future development. White Rock, at the moment lacks such a concept.

A development concept is critical if the elderly are to be effectively housed. As Carver points out

One of the most perplexing problems is the discovery of suitable sites for housing old people: to find land at reasonable costs where people will not be separated from essential community services, from shops, churches, medical centres, public transportation and all the interesting features of cities that make life worth living. It is axiomatic...that land in proximity to [such] focal centres has the highest market value and... that old people are the least able to meet the high costs.27
Carver's words would seem to describe precisely the problem of existing housing projects for the elderly in the study area, which are generally isolated from essential services. In part this would appear to reflect the lack of a planning agency to ensure proper location planning rather than leaving location decisions purely to "chance" decisions by sponsoring groups. A carefully conceived development concept could be coupled with the opportunities for pre-acquisition of land in Surrey and area redesign in White Rock to achieve this proximity to focal centres.

The municipality, under the proposed administrative scheme be charged with estimating the housing requirements in renewal or development areas and developing action programs to ensure these requirements are filled. This program would consider all housing - economic and non-economic and that for the young and old alike. The site requirements for the required housing would be met in the process of land use planning.

In Chapter I, it was asserted that planning is the process of assessing future housing needs and devising methods to meet this need. Planning thus involves both prediction and preparation but in White Rock neither exists. Presumably this reflects the fact that no formal responsibility for this function exists. In Surrey the vital first
steps in prediction have been made, and the concept serves as the first step in preparation. The next steps are to assess in detail the housing needs of each town and village and neighborhood in conjunction with a program of staged development. Here a vital rapport with social planners is imperative. In both Surrey and White Rock, the welfare departments possess raw data which, when tabulated would suggest the dimensions of housing need. The effect of possible welfare services such as "friendly visiting" and "meals on wheels" on reducing the aggregate housing need per se could also be consciously considered. Without full information on housing need, a housing program to meet that need cannot develop.

The importance of these visiting and meal services in reducing the aggregate costs of the housing program in Winnipeg was mentioned in Chapter II. The lack of and apparent need for such services in White Rock was stressed (as already mentioned) by one observer. As Carver contends, we cannot expect to draw a sharp line between 'self contained' housing for independent living and the various forms of accommodation where services are available to sustain health and social relationships.28

A close relationship with social workers must be fostered if proper management of housing projects and programs is to evolve. As indicated, certain of the limited dividend
projects thus far developed have suffered from difficulties in ensuring even routine management. And because the social welfare department is kept busy with case loads, one may expect that many social services that elderly might require cannot be provided. Moreover, if White Rock was to envisage urban redevelopment, the efforts of social workers would certainly be required to ease potential relocation problems. It is possible that existing accommodation, though suitable to the needs of many of the elderly, may often-times exceed their ability to pay. In this event, a system of rent certificates by which the government agrees to pay the difference between the market price and the amount the individual or family can afford could be utilized. The welfare department would administer this form of assistance. Such a system would have the advantage of producing a mixture of income and age groups if this is desired. The obvious conclusion is that the existing social work efforts must be expanded if a broad and effective housing program is to develop.

The municipalities of White Rock and Surrey could effectively cooperate in both physical and social planning. The Surrey Planning Division contends that "library, fire, community centre and shopping facilities might be jointly undertaken with White Rock, with accompanying savings to each municipal authority". These facilities would be developed
in the town centre. Ideally both towns would provide housing for the elderly in close proximity to this centre and perhaps jointly contribute to the costs of specialized housing facilities. Overall joint physical planning could be possible for White Rock and Sunnyside, if both municipal councils were willing to sacrifice full control over physical development. Perhaps a joint welfare department could also be established to permit economical provision of special services such as "meals-on-wheels" for the elderly. It is recommended that the proposed local housing authority be merged with social welfare functions because of their mutual continuing concern for the welfare and management aspects of public and limited divided housing operations. In any event, receipt of Provincial grants-in-aid for housing could be made contingent upon demonstration of close inter-municipal cooperation in physical planning and social welfare.

In summary, the chief findings were:

1. The absence of a development concept for guiding community growth rules out the possibility of initiating an effective program to achieve the goals of community renewal and good housing in White Rock.

2. No thorough analysis of the nature and dimensions of housing need in White Rock has been conducted. Lacking such information appropriate objectives, policies and
programs for housing action do not exist. The presumably high number of single elderly persons living alone is hard to reconcile with the high proportion of single family residences. It may be that more accommodation for the single elderly is required but there is neither sufficient demand for "economic" apartments nor sufficient local leadership in the community to undertake more limited-dividend building. This however is pure conjecture.

3. Housing projects, purpose designed for the elderly are not well related to focal centres. This reflects the absence of a development concept, an executive authority capable of competent location planning, and sufficient guidance for philanthropies which initiated housing projects. There is need for specialists to handle the site selection problems.

4. A community planning approach, providing for both shelter and social services must be utilized in the study area.

5. At least portions of any housing program would be more effective if planned and administered on an inter-municipal basis.

6. The Provincial Government must establish a local housing authority if Surrey and White Rock are to be fully availed of the use of N.H.A. public housing and site acquisition provisions.
The local housing authority is not charged with evolving the development concept. If a concept were prepared however, it would conduct a survey of housing need and evolve a program of action. The authority would work in conjunction with planners to secure appropriate sites for housing the elderly. It would assist philanthropies in all stages of their preparations for housing the elderly and would organize social services for the elderly. The housing authority would have jurisdiction over housing which serves residents of White Rock and Surrey.

IV SUMMARY

A study area centering on the City of White Rock, B. C. and embracing contiguous and nearby areas of Surrey Municipality was selected for study purposes, largely because of its inordinately high proportion of elderly citizens. The White Rock area lucidly illustrates the attraction of areas of natural amenity as places for retirement.

The focus of the case study is upon the community planning aspects of the problem of housing the elderly, including how the planning is influenced by existing Federal and Provincial housing policies. The proposed Federal and Provincial action is of course not amenable to the case-study approach.
The White Rock area would appear to draw elderly citizens from throughout the economic spectrum and has no peculiar concentration of needy elderly.

Present housing conditions are generally good although much of the housing consists of former summer cottages now used as permanent dwellings. The cottage area has been identified as a potential redevelopment area, and this poses relocation and rehousing problems for the citizens who will be displaced. Insofar as the elderly occupy much of this cottage housing and may not be able to afford newer replacement housing, any attempts at redevelopment must consider (1) rehousing and (2) the future of the retirement function if economical housing suitable to the needs of the elderly is not provided as part of the rehousing effort.

Housing, purpose designed for the elderly, has been provided in the White Rock area by philanthropic groups. Their housing efforts have been impaired by:

1. difficulties in obtaining sites closely related to stores, parks and other amenities because of the high cost of land in such choice locations.
2. difficulties in ensuring long term philanthropic management responsibility.

It is suggested that the greatest need in White Rock is for personal services which would enable many of the elderly to
maintain an independent life. Housing deterioration in the
cottage areas of White Rock is a severe problem in a City
with a tax base limited to commercial and residential
properties for it means decreasing property tax revenues.

White Rock presently lacks a concept to guide its
physical development and redevelopment. Such a concept is
imperative if private redevelopment in White Rock is to produce
close functional relationships between housing, shopping and
recreation areas. Similarly the concept with its goals and
policies should be available if council is to utilize the
urban renewal provisions of the National Housing Act to
reshape White Rock.

The urban areas of Surrey Municipality in the vicinity
of White Rock also function as retirement communities although
the concentrations of the elderly may be less pronounced.
The same natural attractiveness and low housing costs typical
of White Rock are found in this area.

Surrey has evolved a physical development concept
calling for the creation of self-contained towns composed of
"villages", which in turn are composed of neighborhoods.
One town, embracing White Rock and the Sunnyside area of
Surrey is proposed. This concept is highly sympathetic to
the needs of the elderly and potentially promises to ensure
that the homes for the elderly are well related in space to
-the urban amenities they require includes stores, health services and places of entertainment.

This design concept explicitly provides that the towns and villages could be functionally specialized. This principle accommodates the possible tendency for the White Rock - Sunnyside area to partially function as a retirement haven for the elderly.

Through the National Housing Act the Federal Government may be expected to participate extensively in housing the elderly in the study area. Firstly, action in the public housing sector may be required if redevelopment proceeds in the White Rock area. Secondly, the provisions of the N.H.A. (amended 1964) for public housing purposes are useful in developing areas such as Sunnyside - especially for the prior acquisition of suitable sites. Thirdly, direct loans for low rental housing for the elderly are available.

Provincial Government financial assistance for redevelopment and public housing complements that of the Federal Government. If the Province were to establish the proposed local housing authorities, the N.H.A. provisions could be more fully utilized.

The municipalities are responsible for evolving the development concept which is the vital first step preceding the determination of housing requirements. This concept
should form the basis for acquiring sites for "vest pocket" and group forms of housing for the elderly.

The determination of housing need requires close coordination with social planners on the local housing authority, who provide services which may reduce housing need *per se*. Social workers would be charged with developing improved means of managing housing projects. They would be involved in relocation and in the administration of rent-certificate programs.

Inter-municipal cooperation in physical planning and social welfare would improve the effectiveness of a housing program in the White Rock - Sunnyside area. Receipt provincial grants-in-aid to the local housing authority could be made contingent upon demonstration of such cooperation.

In conclusion, this case-study has clarified the municipal role in the process of housing the elderly. It has indicated development plans are a local responsibility. Similarly the programs to implement these plans should be prepared locally. The information upon which to base these programs is locally available (as well as in the census). The Province is responsible for creating a local-housing authority and enabling it financially to implement a program. The case-study suggests the local housing authority approach would appear to be a useful aim of local government. It would
itself utilize, and would assist private enterprise to utilize national (i.e. N.H.A.) and provincial (i.e. Elderly Citizen's Housing Aid Act) housing legislation in the interests of both social welfare and improved community environment per se.
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CHAPTER V

REVIEW AND EVALUATION
-OF THE STUDY

I SUMMARY OF THE STUDY

The basic aim of this thesis is to evolve an approach to the problem of housing the elderly—particularly the needy, which will have general applicability in B.C. To achieve this objective an administrative system which is (1) multi-functional, that is capable of integrating the functions of financing, planning, welfare and project management required in the process of providing homes for the elderly; (2) multi-level, that is capable of interrelating two or more levels of government, several local governments if necessary and private enterprises to produce an overall coordinated effort; and (3) multi-area, that is capable of initiating a housing program extending over several political jurisdictions, is considered necessary.

It is also considered necessary to expand the role of the Provincial Government and yet preserve the participation of various private enterprises in the process of housing the elderly. It is thus hypothesized that

In British Columbia, the Provincial Government is responsible for establishing the objectives, policies and administrative framework necessary to encourage joint participation of federal, provincial and local governments and private enterprise in implementation of a housing program for the elderly.
Because the hypothesis stresses responsibility, the existing roles and responsibilities of government and free enterprise in housing the elderly in Canada are reviewed in Chapter II. Not surprisingly, the process was found to be a complex one because of its multi-participant character. All levels of government, different departments and agencies within government at each level and a number of private agencies, interest groups and profit making enterprises participate in the process. This scattered responsibility leads to potential problems of coordination of effort, hence achieving coordination is the key aim of the proposed administrative system. Coordination is required at several levels including coordination of planning and welfare agencies to ensure genuine community planning, coordination of efforts of municipalities in developing programs designed to serve several municipalities, and coordination of private housing and service agencies with complementary public housing and service agencies.

In devising an administrative system appropriate for housing the elderly in B. C., particular emphasis was placed on the human ecology of the problem. The problem of housing the elderly is expected to be most pronounced in regions with climatic amenity, and particularly in the urban areas of those regions. It is assumed that this distribution of
the elderly will create special housing burdens for some communities.

The second key concept embraced in the hypothesis is the need for a housing program. From the standpoint of community planning, a program is essentially a work schedule. It is a proposed method of ensuring that the backlog of present housing need plus the anticipated future requirements will be met. A program for housing the elderly must be comprehensive, that is it must provide physical facilities and social services, and it must provide for the successive phases in the living situation of the elderly. To ensure comprehensiveness, coordination of the public and private agencies and interests which provide shelter and collateral services must be ensured.

The hypothesis stresses the importance of objectives and policies as a necessary basis of a housing program. It also emphasizes Provincial responsibility for these objectives and policies but in point of fact, the Federal Government plays, at present, the key role in formulating objectives and policies. The existing housing system reflects Federal housing policy as manifested in the National Housing Act. The system is presently geared to meeting the demands of the economic market. A social housing objective stating the willingness of the Federal Government to serve the assisted
and subsidized market in proportion to the demands they generate is required. Fulfillment of a national housing objective of course requires Provincial Government participation, for the Province must share in the financial responsibility for social housing programs. The ideal situation would entail a Federal-Provincial dialogue in the definition of housing objectives and policies because of their mutual involvement.

The Provincial Government is of course responsible for establishing the necessary administrative machinery to implement housing programs at the local level. The key issue is whether to entrust the program to a dominant Provincial mechanism or to a strongly empowered local agency. To solve this problem the requirements of the administrative system were developed and these included coordination, purpose, information flows, leadership, role definition, effectiveness, continuity, equity, utilization of existing administration and acceptability. A wide array of alternative administrative devices to implement an overall program were analyzed. The analysis suggests that the local housing authority approach could produce a coordinated housing program at the local level of government. Because of the mutual participation of Federal and Provincial Governments in housing programs, the Urban Development Board or similar device to foster more
effective and coordinated joint Federal-Provincial action is proposed. This board would develop the objectives and policies of a provincial housing program. All provincial programs would be coordinated at the national level for budget purposes. The Provincial Government must make housing a mandatory function of local government, at the same time providing the necessary powers and financial resources for local housing authorities. The Provincial government would coordinate the programs of all local authorities and administer a system of grants-in-aid to the local housing authorities in proportion to their need. Because of the strength of voluntary philanthropic housing effort in B. C., it is recommended that the local housing authority be supplemented by a Housing Council which would encourage private housing and social service efforts and coordinate these efforts with those of the public.

This system is thought to provide the multi-dimensional coordination, the strength of purpose and leadership required, as well as effective and continuous action.

The case study method is used to determine the utility of the recommended administrative system in the context of a specific area. The focus of the case study is necessarily at the local level, for the proposed course of Federal and Provincial action is obviously not amenable to "case-study".
The study area centres on the City of White Rock but embraces contiguous and nearby areas of Surrey Municipality. The area was selected because it has the largest concentration of elderly citizens in the Lower Mainland region.

The study area includes both redevelopment and development conditions. A large cottage area in White Rock has been identified as a potential redevelopment area. Redevelopment must consider both the problems of rehousing the elderly and the future of the retirement function if economical housing, suitable for the elderly, is not provided in the rehousing effort. "Developing" conditions prevail in the Sunnyside area of Surrey and a concept for future physical development exists. This concept is sympathetic to the needs of the elderly and promises to secure a close relationship of homes of the elderly to the local centres of activity and services. Both Federal and Provincial financial assistance for housing, rehousing and site acquisition could be effectively administered by a local housing authority.

The authority would determine the anticipated extent of housing need, and develop programs for ensuring construction of necessary housing. The housing authority would encourage philanthropic groups to build housing for the needy elderly and assist these groups in securing finance and locating projects. Where necessary, the authority would build of its
own accord. Because the need for extended social services for the elderly exists in the study area, the local housing authority would evolve a program for providing these services. The "town" of Sunnyside proposed by Surrey would embrace White Rock and its town centre would provide central services for White Rock. Special forms of housing located in proximity to this town centre would also likely serve residents of both municipalities. Social service programs might develop economies of scale if jointly provided. In any event close inter-municipal cooperation on jointly used housing and services could be achieved by making provincial (and ultimately Urban Development Board) housing and welfare grants to the housing authority contingent upon proof of inter-municipal cooperation.

II EVALUATION OF THE STUDY

The Hypothesis: Limitations and Criticisms

The hypothesis of the study would appear to be essentially valid but not without fault. The key concepts embodied in the hypothesis will thus be separately examined.

Objectives and Policies. The first concept is that of Provincial Government responsibility for-establishing housing objectives and policies. In retrospect this portion of the hypothesis appears somewhat naive in face of the
extensive role of Federal Government in the housing process. Certainly the Provincial Government, under the terms of the British North America Act of 1867 was assigned constitutional jurisdiction over property and civil rights, a broad category which encompasses housing. However, because of the profound interrelationships of housing construction with the national economy the Federal Government assumed an early leadership role in guiding housing production via the National Housing Act. The National Housing Act significantly guides the allocation of resources between the economic, assisted, and subsidized sectors of the housing market. It is contended that more resources should be directed to the assisted and subsidized sectors on a permanent and manageable basis. This redirection of resources requires both Federal and Provincial agreement on the desirability of increasing the supply of subsidized housing as a social objective because they must jointly contribute to its finance under the terms of the N.H.A. The scale of the subsidized housing program in any province may be determined by the amount of resources that province is prepared to allocate. Alternatively it might be determined by the amount the Federal Government can allocate to a province in light of the demands imposed by other provinces. Obviously the joint financing aspect of subsidized housing creates the need for initial Federal-
Provincial agreement on housing objectives.

The Federal Government has independently established housing objectives and policies which are manifested in the National Housing Act. Many provisions of this act are necessarily only "enabling" in nature and the Province must make the ultimate decision to use or not to use these provisions. This decision in any event, presumably mirrors provincial objectives and policies. While it is possible to consider Provincial and Federal objectives and policies as distinct in conceptual terms, in practice they are vitally inter-twined and mutually dependent. The hypothesis does not make this explicit, although Chapter III advocates a device for strengthening Federal-Provincial participation in all respects - including the process of formulating objectives and policies.

Administrative Framework. The second major concept in the hypothesis is that of Provincial Government responsibility to establish an administrative framework to encourage joint participation in implementation of a housing program for the elderly. There is nothing astonishing in this proposal in light of the B.N.A. Act which assigned the provinces jurisdiction over welfare functions and property and civil rights - a catchall including housing and community planning. The Provincial Government retained exclusive
responsibility for establishing local government and delegating powers and responsibilities to that level. In establishing an administrative framework for administering a housing program the Province has a very real choice between retaining this responsibility for itself or devolving it to its creature municipalities.

The idea of joint participation of provincial and local governments as well as private enterprise in implementing a housing program is not novel. Rather it is merely an extension of existing practices. However it is considered essential to introduce role specialization into the process to enable each category of contributor to perform the functions for which it is best equipped.

The hypothesis states that the housing program is to be for the elderly. This was purposefully introduced to limit the scope of the investigation. In fact it may lead to the impression that such a program should be considered as standing apart from other programs for social housing. Nothing can be farther from the truth. Housing for the elderly cannot and should not be considered apart from the overall housing problems of low income groups in Canada. The elderly, it is true, comprise a sizeable proportion of the low income groups in Canada. However, their demands on the resources of Federal and Provincial governments must be
carefully weighed against the demands of all groups for housing assistance.

**Housing.** The hypothesis makes explicit mention of housing programs. This would appear to unduly emphasize the importance of physical shelter to the apparent neglect of social services. In fact the thesis points up the critical importance of social services as a necessary complement to a housing program. For example, nursing care and food services are required in specialized forms of shelter. Housing Welfare services are also a substitute for specialized shelter. Thus mobile services may enable a person to maintain an independent existence. Similarly a rent-certificate, that is a special rent subsidy, is a device which permits the needy to secure housing in the economic market without the necessity of providing publically assisted housing.

**The Study: Limitations and Criticisms**

The study reviews the requirements of a housing program—emphasizing that this program must be both comprehensive in scope and coordinated in several respects. An administrative device designed to implement such a program in B. C. is the chief product of this study. To assist in determining the type of administrative system to employ the requirements, or what were believed to be the chief requirements of the system
were arrayed. A number of alternative administrative devices were then described. There is no assurance that either all the requirements or all the possible administrative devices were considered. The initial intention was to utilize the list of requirements in a methodical manner, such as a rating scale, to assist in selection of the recommended administrative framework. It was not possible to weigh the relative significance of the "requirements" so the selection was more subjective. The proposed framework was however assessed in light of the "requirements", and appears to meet them all satisfactorily.

The case-study method was employed to examine how the proposed administrative system might function in the context of a specific community. As such, it stresses the issues of local concern, especially those related to the process of housing the elderly and how the proposed local housing authority might assist in the process. This study is necessarily abbreviated. It calls for a marriage of the existing welfare department at the local level with the proposed housing authority functions without specifying how this should take place. It also calls for close cooperation of the combined housing-welfare department with the planning department, but once again does not specify the mechanics of administration. The case study infers that joint action
between the two municipalities, perhaps even to the extent of joint staffing of housing and welfare departments might ultimately be desirable but does not pursue the issue. The case-study briefly considers housing problems in an area but neither proposes solutions nor develops any programs of action. These topics were beyond the scope of this study which was designed to demonstrate the housing problems of a specific area with which the local housing authority approach could potentially contend.

This study is quiet on how to achieve administrative reorganization at the senior levels of government. It does not, for example, pursue the problem of how to implement the Urban Development Board or a similar device designed to achieve joint Federal-Provincial action on housing. Nor does it examine how inter-departmental coordination would be achieved at the provincial level, bearing in mind the need to coordinate the departments concerned with shelter and with welfare services at this level as well as locally. The study fails to examine the question of finance and particularly fails to indicate the sources of funds which would be necessary to finance an expanded role of government in the field of housing. It makes the implicit assumption that housing problems will capture the conscience of legislators and the electorate and thus through the political
and budget processes capture a larger share of government revenues.

Further Research

The importance of private participation in the provision of housing, usually under the limited-dividend provisions of N.H.A., cannot be under-estimated. Yet little is known of the decision processes of the private philanthropic groups. What, for example motivates them to initiate housing projects? Do they prefer to confine their activities to finance and management and are they forced into selecting sites by default? Can strong philanthropic effort in providing housing for the elderly be expected to continue?

It is suggested that social services such as housekeeping is a partial substitute for special forms of housing. Data on the comparative costs of these two approaches, or for that matter the comparative costs of subsidized housing and income subsidy (i.e. rent certificates) could be useful.

One may speculate that a process of selective migration occurs, such that the wealthier elderly are the ones who move to amenity regions like the Lower Mainland of B. C. This is not known, but certainly it will influence the character of any proposed housing programs.
Conclusion

Subject to the limitations of the hypothesis suggested above, it is fair to uphold the basic validity of the hypothesis that "In British Columbia, the Provincial Government ought to be responsible for establishing the objectives, policies and administrative framework necessary to encourage joint participation of federal, provincial and local governments and private enterprise in implementation of a housing program for the elderly".
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