

**MINUTES OF MEETING**  
**OF**  
**THE BARRIE FOCUS GROUP ON AGING IN PLACE**  
**Tuesday October 10<sup>th</sup>, 2023 1:00 to 2:00 P.M.**

**In Attendance**

Chair - Gwen Kavanagh,  
Recorder – Leo Brooks  
Member - Martin Rochon,  
Member - Marshall Green,  
Member - Don Fenn,  
Member - Rylan Kinnon,  
Member at Large - Sue Lantz

**Absent**

Member - Shelley Raymond,  
Member at Large - John Lord

ITEM	ITEM/DESCRIPTION	ACTION BY
1	<p><b><u>Purpose of the Meeting</u></b></p> <p>1. Discussion on Establishing a Not for Profit with the intent to secure funding for seniors’ housing, co-housing, and Aging in Place Projects.</p>	
	<p><b><u>Topics</u></b></p> <p>2. <u>Introduction</u>. Gwen welcomed everyone.</p> <p>3. <u>Review of the previous Minutes of Sept 26<sup>th</sup>, 2023</u>. The only amendment requested was from Martin Rochon in that his recorded comments should state “Money to explore, vice exploit, these opportunities.”</p> <p>4. <u>Georgian SharedSpaces</u>. Rylan Kinnon mentioned that he is getting positive feedback from different parts of Canada regarding the Georgian Initiative and that he may be able to build in co-housing in the Georgian College SharedSpaces program.</p> <p>5. <u>Don Fenn</u></p> <p style="padding-left: 40px;">a. Don will be travelling to Frankfurt to attend a Home Modification International Meeting with the involvement of Occupational Therapists. He is hopeful</p>	

	<p>that Canada will be on the same track as the Europeans following the results of the meeting.</p> <p>b. Don asked where the Barrie Focus Group will be placing their emphasis? At the Federal, Provincial or Municipal level, a Canada, intra-provincially or more locally?</p> <p>c. <u>Discussion:</u></p> <p>(1) Leo Brooks repeated that we had discussed this issue in an earlier meeting and it was generally agreed that we would focus on the Province of Ontario and more specifically the Simcoe County Area since choosing to look at the issue on a National or Provincial basis raises a host of issues and a level of complexity based on: differing rules and regulations, the distances involved, the number of projects, local circumstances and expertise, etc. Leo suggested that we limit and maintain our focus on the local area, but we can share best practices with other areas across the country.</p> <p>(2) Marshall Green supported this view especially since he is working closely with Simcoe County, Shanty Bay, Elmvale and Pratt Homes to develop some models.</p> <p>(3) Sue Lantz asked, “who is the <b>‘we’</b> in this Barrie Focus Group?” Is it actually a “Focus Group” or a group of partners to be formalized, including the Municipal Gov’t such as the City of Barrie? She suggested that we develop three options of aspects of Aging in Place to focus upon:</p>	
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	<p><u>Secretarial note</u>: Suggest the options be:</p> <ul style="list-style-type: none"> <li>(a) Various types of inclusive housing for older adults (e.g., multi-generational, multi-unit housing, secondary suites, smaller shared homes)</li> <li>(b) co-housing dwellings or communities, and</li> <li>(c) home modifications (or retrofits of existing buildings) for Aging in place.</li> </ul> <p>6. <u>Marshall Green</u>. Marshall provided an update on the projects he is currently focussed on.</p> <ul style="list-style-type: none"> <li>a. He could not meet with Karen (Nee Pratt) Hansen prior to this meeting but will meet with her and her lawyer on Oct 11, 2023, to discuss incorporating seniors living accommodation perhaps within one of their Condominium Projects.</li> <li>b. <u>Life Lease</u>. He spoke to Dan regarding the Elms Project in Elmvale. Dan is having trouble with sales due to the nature of its 'life leases'. In this case seniors must sell their home to afford to buy into the life lease. When the seniors can no longer make use of the life lease, they must sell it back at their original cost negating any increase in equity.</li> <li>(1) <u>Martin Rochon</u> asked what the timeline would be of how quickly people were able to move into a LifeLease Community. What payments and when would they have to make / commit to them? Would it be in a month, year, other? What is typically occurring?</li> </ul>	<p>All</p>
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	<p>(Marshall can let us know next meeting). In other words, would people have to make significant payments very far ahead of time to the LifeLease that MIGHT potentially necessitate the selling of a house if they needed the cash flow. I indicated that this is important as I've seen seniors unwilling or hesitant to commit to projects that left them in a state / time period of uncertainty if the transition time was long.</p> <p><u>Secretarial Note:</u> This is probably dependent on the Life-lease and will have to be a consideration by seniors considering a specific property investment.</p> <p>(2) <u>Rylan Kinnon</u> suggested that the life-lease and the home sale is a financial instrument. Rylan also wondered if the sale of the home had to be tied to acquiring the life-lease as retaining the home could be used as a financial asset for generating revenue.</p> <p><u>Secretarial Note:</u> see comment above.</p> <p>(3) <u>Sue Lantz</u> offered that Life Leases are highly successful on 'campuses of care model'. Financial growth is dependent on local real estate values. Seniors are desperate for options involving shared costs and financial profit.</p> <p>(4) <u>Leo Brooks</u> advised that he consult a former Real Estate Lawyer and Financial Adviser on these issues.</p> <p>c. <u>Land Lease.</u> Sandy Cove Acres operates a different form of Lease Arrangement in</p>	<p>Leo Brooks</p>
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	<p>that only the land is leased but the modular home is owned. A senior's financial obligation is not as great as a Life Lease as Seniors can earn equity on the potential increasing value of the modular home.</p> <p>d. <u>Owner has Title</u>. Pratt Homes arrangement for seniors' accommodation is that they own the title can earn equity on the potential increasing value of the condo.</p> <p>(1) <u>Gwen Kavanagh</u> offered clarification on the difference between a LAND lease (where an individual or housing operator owns the building but not the land). This is a different model from the LIFE LEASE where a Non-Profit corporation planning or operating a Life Lease building. She gave an example of a friend living in a senior's community in Wasaga Beach with a favourable 20-year agreement for a Land Lease but was not sure what the arrangement is beyond 20 years which could be an important consideration.</p> <p>(2) <u>Home Equity Loans</u>. The idea of using a Home Equity Loan came up.</p> <p>(a) Sue Lantz expressed a concern about the quality of some of the companies offering home equity loans and the financial risks this can pose. This is a highly unregulated sector. She noted that most seniors and families do not have good information to make</p>	<p>Gwen Kavanagh, Shelley Raymond</p> <p>Gwen Kavanagh</p>
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	<p>informed choices or even to compare the terms of these loans and the quality of the lenders.</p> <p>(b) Don Fenn offered that one of his clients, Home Equity Bank is a reliable financial company, and this loan can be the right tool for some seniors given the right circumstances and terms.</p> <p>e. <u>Pilot Project for Senior Community.</u> Coinciding with this pilot project Marshall was originally looking at using Sandy Cove Acres as it has a lot of facilities. However, some friends have suggested that the development of a seniors' community requires a health hub which cannot be developed in isolation but must be inter-related. It may be better to develop a health hub integrated with a seniors' community somewhere else. The Simcoe Senior Nurse is working with Marshall on this idea and includes PSW involvement.</p> <p>7. <u>Land and Money Challenges.</u> Gwen Kavanagh mentioned the difficulty of finding suitable and available land for building a viable seniors' community. She offered that the need for land and money makes the Sunridge Model interesting since the land is available. While it is outside of our local area it may still be a viable and interesting project. She will consult with Shelley Raymond and Jeff Lehman the former Mayor of Barrie who is sympathetic to our cause and whose group he currently works for includes the Sunridge area.</p> <p>a. Gwen Kavanagh also suggested that we determine what the plan is for the former YMCA property near the intersection of Hwy 400 N and Bayfield St in Barrie, as well as the Kempenfelt Property with 140 Rooms and seniors' accommodation on the Innisfil "Orbit" development project.</p>	<p>Martin Rochon, Don Fenn</p>
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	<ul style="list-style-type: none"> <li>b. Marshall green offered that we should approach various municipalities in the Simcoe area to determine what if any land may be available for the type of senior co-housing projects we have in mind.</li> <li>c. Martin Rochon offered the idea of pursuing a pilot project and that locating it in Barrie makes sense. What do we need/want to do as a group? Martin Rochon and Don Fenn were to discuss this issue offline.</li> <li>d. Don Fenn offered an example of a LTC facility in Hamilton that has been around for some 60 years and has been quite successful. They have land and money and would probably be a good source of information.</li> <li>e. Don Fenn also offered that LTC is funded under infrastructure funds through the Infrastructure Ministry of Ontario and that we may be able to access these funds with a solid proposal.</li> <li>f. Marshall Green added that the Gov't of Ontario has mandated that 20% of new home developments be affordable for seniors.</li> <li>g. Leo Brooks suggested that when considering a land purchase for building a seniors facility consideration should be given to time and distance, access, provision, and availability of health care facilities.</li> <li>h. Martin Rochon summarized by stating we should be focussing on co-housing models that involve a hub and perhaps renovation for purpose -built facilities.</li> </ul> <p>8. <u>Wholistic Approach for Seniors.</u> Marshall Green stated that Seniors' have to be dealt with wholistically. Facilitators are required to do a follow-up with their seniors</p>	
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	<p>to ensure that the facilities and the positioning of seniors continue to be a good match, and to adjust where necessary. <u>Secretarial Note</u>: A point to be kept in mind as we engage in the development of various projects.</p> <p>a. <u>Seniors and Housing</u>. A question of what is the best facility? Marshall offered that the Breton Community model (near Alliston, ON) is worth considering as it has:</p> <ul style="list-style-type: none"> <li>(1) A Seniors' Component,</li> <li>(2) LTC,</li> <li>(3) A Hub,</li> <li>(4) Ownership available,</li> <li>(5) Day care,</li> <li>(6) Employment opportunities for seniors as providers,</li> <li>(7) Involvement of Highschoolers</li> </ul> <p>b. Marshall Green also made the point that while Barrie is a good location to consider for further developing a co-housing project due to the facilities available it does not take away from the Georgan College initiative on SharedSpaces and its own possible involvement in co-housing project(s). Shared Spaces provides stable housing options for older adults.</p> <p>c. Marshall also noted that Seniors selling their homes to move into a co-housing arrangement is also a positive as:</p> <ul style="list-style-type: none"> <li>(1) Seniors gain equity on the sale of their home, and</li> <li>(2) It increases the availability of another home for others in the market.</li> </ul> <p>9. <u>NPF or Public Private Initiative</u>. Rylan Kinnon expressed his reservations about setting up a NFP, based on his experience albeit 5 years old. His point was that it</p>	<p>Gwen Kavanagh</p> <p>Don Fenn</p> <p>Martin Rochon</p> <p>All</p>
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	<p>would take between three and six months to firm up the by-laws and up to two years to secure funding. Secretarial Note: This issue was addressed during the Sept 26<sup>th</sup> meeting which Rylan Kinnon did not attend. It is suggested that Rylan review those minutes considering his opinion and offer subsequent comment if still required.</p> <ul style="list-style-type: none"> <li>a. Sue Lantz raised the question of what can be done in the short term to link up with other NFP or social enterprise real estate development organization such as KINDRED WORKS that help re-purpose properties that are owned by faith-based groups? <a href="http://kindredworks.ca">kindredworks.ca</a></li> <li>b. Leo Brooks suggested we might be able to take advantage of their expertise and align our efforts to achieve our goals more quickly “Why re-invent the wheel?”</li> <li>c. Gwen Kavanagh offered that Shelley Raymond has extensive NFP experience which may help us fast track this issue.</li> </ul> <p>10. <u>National Association of Federal Retirees AGM.</u> Rylan Kinnon and Shelley Raymond have graciously offered to make a presentation.</p> <ul style="list-style-type: none"> <li>a. <u>Date:</u> Tues Oct 24<sup>th</sup></li> <li>b. <u>Time:</u> 12:00 to 12:45 P.M.</li> <li>c. <u>Location:</u> Barrie Legion 147, 410 Saint Vincent St, Barrie, ON</li> </ul> <p>11. <u>Barrie Public Meeting “Affordable Housing – What’s Happening in Barrie and Simcoe County?”</u></p> <ul style="list-style-type: none"> <li>a. <u>Date:</u> Wed Oct 25<sup>th</sup></li> <li>b. <u>Time:</u> 2;00 to 4:00 P.M.</li> <li>c. <u>Location:</u> Barrie City Hall Rotunda, 70 Collier St.</li> </ul> <p>12. <u>Aging in Place Meeting.</u></p> <ul style="list-style-type: none"> <li>a. <u>Date:</u> Thurs Nov 30<sup>th</sup></li> </ul>	<p>Shelley Raymond, Rylan Kinnon</p>
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	<p>b. <u>Time</u>:</p> <p>c. <u>Location</u>: Liberty North, 100 Capan Ave, Suite 1, Barrie, ON</p> <p>13. <b>Next Meeting</b>: a Barrie Focus Group Zoom Meeting is planned for Oct 26<sup>th</sup>, 9:00 to 10:00 A.M.</p> <p>14. <u>Secretarial Note</u>:</p> <p>a. I request that we do a better job of reviewing the minutes and linking the issues from previous minutes as we go forward.</p> <p>b. I also request that we consider a way to list the issues and track their progress. One way of doing this would be to use an Excel SS and amend each issue with the latest developments as we go.</p> <p>15. The meeting ended at 2:00 P.M.</p> <p><u>Notes Post-Meeting</u>:</p> <p>a. <u>Don Fenn</u> circulated notice of the recent notice of the Federal New Horizons for Seniors Pan-Canadian Funding <u>New Horizons for Seniors Program -Pan-Canadian stream - funding program - Canada.ca</u>; and</p> <p>b. <u>Marshall Green</u> provided the following report on his subsequent meeting with Karen Hansen on Oct 16<sup>th</sup>.</p> <p>(1) For those on this email who aren't aware, Karen is the president of Pratt Homes, Barrie's busiest developer and builder of a number of condos throughout the City. At our meeting, Karen indicated that she already had several of her buildings in which retirees were the majority owners, as well as some in which first time homebuyers, usually young</p>	
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	<p>people, were the majority. She had not considered the "Golden Girls" model or similar multi-title options. She was gracious enough to have her lawyer, Andrew Ain attend the meeting and he will consider these alternatives.</p> <p>(2) Karen was a little unsure of where we were going, and I had to admit, as she put questions to me, I was struggling to answer some. She has offered to put her questions into an email which I will distribute for consideration at our next meeting.</p> <p>(3) I thank Karen for her interest and look forward to her email, questions, and comments.</p>	
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Leo Brooks  
Recorder