

Friends, good meals and laughter in an Abbeyfield home

This article is the fourth in a series on seniors' housing options, brought to you by the North Renfrew Times and the Housing Advisory Committee of the Town of Deep River. The aim of our series is to increase awareness of options for seniors' housing. This article was published in the NRT on May 13, 2015.

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Durham, a town of 2,500 at the base of the Bruce Peninsula, wasn't big enough or central enough to attract a large for-profit provider of seniors' housing. But housing for the town's older citizens was needed to keep them in the community they called home, so a small group of citizens got together and started researching.

One of their first moves was to apply to the volunteer-run, not-for-profit group Abbeyfield Canada for assistance. Upon attaining provisional membership status they immediately had access to the expertise and experience of a long-running charitable organization that helps communities build and operate small-scale seniors' housing.

In the Abbeyfield model, local Abbeyfield societies have full responsibility for creating, managing and maintaining Abbeyfield houses. Residents, who are relatively independent, have rooms of their own, and decorate and furnish them as they wish. Each resident pays his or her share of the running costs of the house, which include a buffet breakfast and lunch and dinner prepared by a house coordinator. Staff members also provide overnight emergency response and facilitate the development of a supportive social network; visits from friends and relations are encouraged. There are currently 23 Abbeyfield houses across Canada, including four in Ontario, and two in development. In the U.K., where Abbeyfield began in 1956, there are over 450. Churches, Rotary clubs, municipalities and benefactors have all helped get Abbeyfield houses started.

The Durham group formed themselves into the Abbeyfield Society of Durham, obtained charitable and not-for-profit status, established a board of directors, and drew up a business plan and fundraising plan to purchase land. Once they had acquired a parcel of land, the next step was building.

The group approached a contractor "with very specific requirements," says Jim Galloway, president of Abbeyfield Canada. "They gave him a very good idea of what they wanted, and that came from working with the national office and with Abbeyfield houses that have already been built." The plans for the 6,500-square-foot building included 12 rooms – which can be joined together to create two-room units for couples – with en suite bathrooms, a shared dining room, living room and quiet room, a large kitchen, and a spacious basement that could be used by community groups for meetings. They also asked for soundproofing between the rooms, and independent heating controls per unit.

The contractor came back with a cost of \$850,000 for a turn-key operation. The group had \$500,000 in mortgage financing from a local credit union and a \$350,000 shortfall. So three couples sold their houses – Galloway suggests that a reverse mortgage could

be a temporary alternative – and each purchased life leases for two units at \$68,000 per life lease. With \$408,000 in hand, building was able to proceed quickly.

Life leases, which were described in more detail in last week's housing article, give the purchaser the right to occupy a unit under terms that can be adapted to different housing projects. At Abbeyfield Durham, the society gave the leaseholders 7% interest on their investment as a credit of \$400 off the monthly rent (which was then \$1,220) for as long as they live there. When the leaseholders move on or pass away, the initial investment is returned to the leaseholder or to their estate, less 10% to cover refurbishing costs and legal fees. However, the leaseholder also has the option of becoming a benefactor and leaving a subsidized suite for a senior with a lower income.

The remaining six of the 12 Abbeyfield Durham units are rentals and residents pay the full monthly cost, which covers ongoing operations and maintenance.

Abbeyfield houses usually have 10 to 14 residents, with the aim of keeping the house a home and not an institution. The average room size is 390 square feet, and barrier-free en suite bathrooms are the norm.

Abbeyfield membership gives the local society access to different partners. For example, Gary Zock, a well-known pioneer in life leasing in Canada, will work with any Abbeyfield society that decides to fund itself through life leases. The Canada Mortgage and Housing Corporation has recently invited Abbeyfield to give presentations at workshops in a number of municipalities in Ontario. And Abbeyfield is also working with the Canadian Manufactured Housing Institute and Algonquin College's green architecture program to create plans for the manufacture of modular Abbeyfield homes that can be adapted in size, shape and appearance to meet the design, budget and site requirements of a local society, and can be easily expanded over time if necessary.

"Groups can easily burn through \$100,000 in architect fees and ancillary costs," says Galloway, "and they end up with a beautiful design that is too expensive for them to build. It's incredibly important when a group starts that they have a clear idea of what they can afford to do and produce a good business plan. Then, if they go the modular route, they can cut the planning and development stage by about two years and will dramatically reduce the design and soft costs. And they're excellent homes, with quality insulation and low energy use."

Abbeyfield support continues with the operation of the building: "Starting to run a home can be quite intimidating," according to Galloway. "It's comforting to be able to draw on the experiences of other Abbeyfield houses." An annual payment of 1.5% of the residents' fees goes back to the national office to support the movement.

These houses are not for everyone. "Some people prefer the large multi-unit lifestyle places," Galloway agrees. "Abbeyfield provides a safe home and companionship."

He is also on the board of the Ottawa Abbeyfield house, and enjoys visiting.

"At dinnertime, there is a lot of talking and laughing. The most important feature of an Abbeyfield house is the very happy seniors you meet there. It's unusual to go and not be approached by a resident and be told how much their lives changed for the better since they moved in."