ABTRACT

This paper explores retirement communities in Canada as one solution to the aging of the population, and focuses on the possibilities, potentials, and weaknesses of this type of community. Retirement villages have existed in the United States since the late 1800s, and in the late 1970s similar communities as those found in Sun Belt states began to appear in Canada. Using case studies from Sun City, Arizona and Elliot Lake, Ontario, the features in which particular places are involved in the business of providing housing and services to seniors are examined. Sun City is shown to 1) have an age-restriction of 55 years or older that serves to restrict entrance to only seniors, 2) properties are all owned by the tenants, limiting renters from taking occupancy, and 3) offers extensive golf, recreation and leisure amenities to residents. In contrast, Elliot Lake is 1) a multi generation community that has persons of all ages, 2) offers rental opportunities through Elliot Lake Retirement Living or homes can be purchased independently, and 3) the municipality is responsible for recreation, public transit and other services. The project integrates a GIS study of Toronto, Ontario to evaluate the potential locations to develop seniors housing in an urban context. Seniors housing is discussed as a viable economic development initiative for communities that have good infrastructure and the suitable services in place to accommodate an aging population.

ACKNOWLEDGEMENTS

CHAPTER ONE

INTRODUCTION

The baby-boomer generation, a term used to describe those who were born during the post World War II baby boom have begun to retire. Consequently, this large portion of the population will likely be spending more time at their place of residence than before. From 1945 to 1964, 76 million people were born and the sheer magnitude of births during this period had a major impact on many aspects of the economy over the past 50 years (Dohm, 2000). The baby boom has also largely determined the size and age composition of the labour force for the past 30 years. The number of workers in Canada for every retired person is expected to fall to two in 2031, from five in the 1980s, as the wave of baby boomers retires from the workforce ("Retiring mandatory retirement", 21 Feb. 2008). An aging labour force suggests that a greater number of people will leave the labour market due to death, disability, or retirement. Retiring baby boomers, referred to as seniors, will likely be considering a different residential arrangement than they have previously occupied. A report published in 1999 stated that Canada's senior's population was projected to increase by 116% over the next thirty years, while the total population of Canada is estimated to increase by only 33%. This report classified seniors as those persons over the age of 55 years, however, no matter what portion of the seniors population is considered, significant relative and absolute increases will occur (Baxter and Ramlo, 1999). According to the 2006 Canadian census, about 1 in 8 people are 65 years of age or older: in 30 years, this age group will account for 1 in 5, and by 2036, 1 in 4. 30 years ago, there were 1.5 million people in Canada 65 plus, today there are 4.3 million and by 2026, it is forecasted there will be 8 million.

The purpose of this research is to explore the possibilities, potentials and weaknesses of retirement communities in Canada as one solution to the increasing aging of the population. Retirement communities are defined as purpose-built and maintained housing developments catering exclusively to persons who have reached the retirement age of 65, and immediate pre-retirees, usually persons over 55 years old. Retirement communities, as their name suggests, are not simply residences for the elderly, but are extensive enough to include a range of facilities designed to provide an interesting, active and comfortable lifestyle, often including many recreational facilities such as swimming pools, golf courses, and club rooms in addition to a whole range of health and personal service facilities, including grocery shops, pharmacies, restaurants, and hairdressers. A resort-like atmosphere is very prevalent.

The economic gains for developers with this segment of this population are evident in domestic markets such as Ontario and British Columbia and internationally. While it is not suggested that all retirees should be accommodated in retirement villages, their popularity has been growing rapidly in both the United States and Canada, not to mention offshore destinations such as Mexico, Barbados and other nearby Caribbean and Central American countries. It is thus timely to examine this phenomenon, and to assess the opportunities and constraints associated with this specialized form of urban development.

The approach taken in this study is to proceed by the case study method. Three very different cases were chosen and analyzed in order to gain a better understanding both retrospectively and prospectively. These are: an examination of the opportunities to build retirement communities within Toronto, Canada's largest metropolis; Sun City, Arizona, the original and one of the largest retirement communities in the US; and Elliot Lake, Ontario, a former uranium

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mining town which on closure of the mines, found a new role as a retirement centre in order to remain viable by developing an alternative economic base.

The research methods employed began with an extensive bibliographic review. The Toronto case study includes socio-economic indicators and proximity to services and used a site selection method with geographic information system (GIS) software to evaluate suitable sites for seniors housing. The Sun City case study is largely derived from desk-top research for which there are abundant resources, while primary research and secondary sources were used for Elliot Lake which was my home for a number of years. The framework for analysis of Toronto includes how are seniors housing developed in an urban area while, Sun City and Elliot Lake address the following questions.

i) How did Sun City and Elliot Lake come to be? The historical discussion aims to lay the foundation for why these areas were selected and evolved as locations for the development of retirement communities.

ii) What is the difference between Sun City and Elliot Lake? Important to this study is a discussion that evaluates the difference between a retirement community that was exclusively built for seniors and a town that discovered an innovative economic strategy to convert surplus housing into retirement rentals.

iii) Where geographically is Sun City and Elliot Lake? The defining natural features about each community, its proximity to nearby centres and transportation and road networks will be addressed.

iv) Who lives in Sun City and Elliot Lake? Statistics from the US Census Bureau and Statistics Canada provide socio-economic and demographic data to illustrate the makeup of the communities.

v) Why does an older person choose to retire and relocate to Sun City or Elliot Lake? The choice to relocate to either includes analysis of the homes available, cost of living and leisure amenities. Sun City and Elliot Lake cater to different segments of the population, but are characteristic of the options seniors have.

CHAPTER TWO

LITERATURE REVIEW

What are Retirement Communities?

Webber and Osterbind (1968) identify three basic characteristics in their description of retirement communities. First, they are non-institutional, as residents maintain individual housekeeping of their units. Second, communities are relatively independent because of physical separation from younger age groups and their activities. Third, they are largely self-contained because of the provision of shops, entertainment, and medical facilities within their confines reducing the need to leave the community. Lucas (2004) counters that the provision of a continuum of medical and support services are typically only important in continuing care facilities. However, retirement communities differ from other age-segregated developments like nursing and retirement homes in that the resident elderly population has moved purposefully in order to take advantages of the leisure and recreation amenities offered.

Barker (1966) defines retirement communities in California as: "planned low density development of permanent buildings, designed to house 'active' adults over the age of 50, and equipped to provide a wide range of services and leisure activities."

Longino (1981) states that a retirement community is any living environment to which most of its residents have moved to since they've retired. Lucas (2002) defines retirement communities as a planned development consisting of a group of housing units which have at least one shared service or facility and with age-restrictive entry requirements. This definition includes key criteria that distinguish retirement communities from other age-segregated developments such as that the resident elderly population did not age in that location, but to which most residents have moved to

since they retired . In their definition of retirement communities, McCarthy (1983) and Golant (1992) highlight that retirement communities can also include places where an elderly population has either remained behind as younger cohorts moved (aged-left-behind localities), or the population has simply aged in their current residences (aging-in-place localities). Lucas (2002) states that the housing variety of retirement communities can include apartment complexes, campus-style residential developments, subdivisions or entire towns. The largest are like small towns with several thousand residents, and have a complex institutional structure that aims to address residents' personal and household needs. Smaller retirement communities are groupings of a few households of retired people who identify themselves as members of a "living environment, a small neighbourhood, or apartment house" (Longino, 1981).

Adult Lifestyle Communities

Retirement communities for those retirees who are slightly younger, or "empty nesters", the empty nest has been variously defined but generally taken to refer to the post-parenthood phase (Dennerstein, Dudley, and Guthrie 2002), are referred to as adult lifestyle communities (Seiler, 1986). Grant and Mittelsteadt (2004) suggest that lifestyle communities primarily appeal to seniors in their late fifties or early sixties. Suchman (2001) states that adult lifestyle communities are targeted or restricted to people who are aged 55 or older, and, due to the age-segregation, the amenities, programs, and services are geared to mature adults rather than to children**.** Townshend (2002) also emphasizes the age-restriction associated with these communities and states that these developments share a common-interest, usually with age-restrictive covenants, target-marketed to active and healthy adults who are empty nesters, early retirees, and retirees with an average-income or above-average income (Townshend, 2002). The process of restricting residence to those

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of retirement age creates an environment where both community and dwelling consider the more common needs that arise from physiological aging. As a result of this, such developments have social and recreational opportunities built into the living environment. The variation of lifestyle communities for retirees may include golf communities, "active adult" villages, or suburban new towns, with a country club facility or golf course as the most common leisure amenity (Grant and Mittelsteadt, 2004). According to Gibson and Watson (1994), in these types of projects, developers seek to commodify community and the increase of an affluent group of baby-boomers with disposable income has created new opportunities for expansion across Canada and the United States. The building typology and size of developments range from just a few to many hundreds of dwellings (Grant and Mittelsteadt, 2004). Suchman (2001) states that adult lifestyle communities typically consist of for-sale, single-family, ranch-style homes on small lots. A ranch-style home is characterized by its long, close-to-the-ground profile, and minimal use of exterior and interior decoration, with the living and dining areas focused around a private back yard from which no neighbours can be seen (Salant, 30 Dec. 2006). Homes may be two-family, multifamily, or townhomes; there may be two-storey models or models with basements and the development may include low-rise, mid-rise, or high-rise condominiums (Suchman, 2001).

If an adult lifestyle community is not within a metropolitan area, it tends to be larger and more comprehensive in its amenities compared to those developments located near metropolitan areas. Adults who are choosing this type of community often want a resort environment. Suchman (2001) states "…their life will resemble a perpetual vacation, providing comfort, quality, independence, companionship, choices, security, and freedom from responsibility." Due to the isolation of certain adult lifestyle communities, shopping and some public services are provided,

these may include a small shopping centre (at minimum a convenience store), dining facilities, a gas station, and post office. If a developer has purchased a large-enough plot of land, these communities can become independent villages with a full complement of commercial, institutional, and public facilities. In the case of a group of developments such as the *Sun City* communities in Arizona, or *The Villages* in Central Florida, a Town Square, and districts for entertainment and retail are feasible due to the critical mass. The collection of many developments in nearby proximity are able to support a medical centre, grocery stores, legal offices, hotels and places of worship.

Longino (1981), Seiler (1986), Grant and Mittelsteadt (2004), and Lucas (2004) all agree that these developments do not have a provision or mandate to provide medical services to residents – the retirees that select this type of village are generally completely independent and require little in the way of specialized housing or support services. There are communities, however, that specialize in providing these support services, particularly health care with nursing facilities on site to provide residents with a continuum of care. Seiler (1986) states that the 75 to 84 age group require some degree of assistance, and will seek properties that are modified for mobility and to meet their needs. The 85 and over age group are generally highly dependent and require specialized living facilities and assistive services.

The Evolution of Retirement Communities

Retirement villages have existed in the United States since the late 1800s, and the trend of seniors migrating to a different community upon their retirement is well documented, particularly in the states of Florida, Arizona, and California. In Canada, with its less than favourable winter climate, there is evidence to suggest that communities that are "closer to home", both in and near

urban centres, are likely to provide a range of services and facilities comparable to the climate-attractive communities in the United States. Recently constructed retirement villages in Canada are more appealing to residents who already reside in these areas and consequently, there is less motivation to relocate due to the availability of housing options that meet their needs in or near their present location. Seiler (1986) contends that as the number of elderly increases, so do the amount of housing developments, therefore, the competition will increase among suppliers vying for buyers and site selection will become more important. If seniors consider a retirement location that is not a "lifestyle community", other things being equal, Seiler (1986) argues that they prefer to remain in their own neighbourhoods, where they have familiar settings and strong ties to neighbours and local institutions such as churches, shops, and doctors.

In the late 1970s these retirement communities modelled after those in Sun Belt states began to appear in Ontario and British Columbia. The homes were mostly prefabricated or manufactured with a land-lease occupancy agreement. In a land-lease community, residents own their home and lease the land it is built on, usually for a term of 20 years. Under this arrangement, residents are also required to pay monthly maintenance fees. Land-leases are marketed as a convenient method to incorporate land costs, administration and management fees and property maintenance and programming levies into a single monthly payment.

Following their introduction in the 70's, the demand for adult lifestyle communities quickly grew and by 1987 there were approximately nine in Ontario (Rohrich, 2002). The sustained interest in these developments was driven by the strong real estate market in the late 1980s that provided additional income to Ontarians who sold their home in metropolitan areas for a large profit. The late 1980's real estate boom in the Greater Toronto Area occurred over a period of five years from

1985 – 1989 with an average annual appreciation in value of 22%. During this phase, houses

appreciated at unprecedented growth. For example, a home value of $102,318 in 1984, increased

to $273, 698 in 1989 – a 167% increase in five years (Bucholc, 2008). The real estate bubble of the

late 1980's ended in 1990, but the demand for adult lifestyle communities continued to grow.

Ontario saw an increase from nine communities in 1987 to about 250 in just a decade. This

explosion in development can also be attributed to communities that appeal to various recreation

and leisure enthusiasts, like golfers and skiers.

Barker (1966) states retirement communities evolved as a response to demand created by

older persons' recognition of certain shortcomings in their present housing arrangements,

particularly in terms of the physical aspects of the dwelling unit and neighbourhood, and the

consequent desire for housing which better meets their needs (Barker, 1966). Longino (1981) adds

that retirement communities developed as places that provide shelter to those who are preventing

the inconveniences associated with later life, the villages provide a manageable environment, more

tailored with accessible services, and the warm companionship of peers. The phenomenon of age-

segregated retirement communities, many of which are gated and situated within new residential

subdivisions on the suburban periphery began in Florida in the 1920s. Originally these communities

were established to cater to elderly New Yorkers seeking warmer climates. For the next 50 years,

the development of these communities remained relatively static. In the mid-20th century,

advancement in telecommunication and transportation also contributed to the continued

development of new planned retirement communities in the few jurisdictions with warm climates

in the United States offering a range of services, facilities, and leisure-type amenities (Golant, 1975).

In the 1960s, the adult lifestyle community concept was in its infancy – there were few

communities and those built were generally large compared to today's standards (Suchman, 2001).

The Del Webb Corporation of Phoenix, Arizona, is a pioneer in the adult lifestyle community development business. In the 1960s, Del Webb opened its flagship Sun City Community: it attracted residents with simple, relatively small, and modestly priced homes (Suchman 2001). By the 1970s, there was a growth in demand for these communities marketed exclusively for the mature population and devoted primarily to the enjoyment of leisure amenities (Rohrich, 2002). Over the next two decades Canadian cities experienced a rapid growth and popularity in adult-only, age-exclusive, walled, and gated communities (Townshend, 2002). Likewise in the United States, during the 1980s, as more companies entered the market, the number of adult lifestyle communities grew substantially. Within the United States, the strongest market is Florida, where 38 percent of all adult lifestyle communities are located. Second is Arizona with 21 percent. Third is California with 16, and fourth, Nevada has 8 percent. According to Suchman (2001), the significant inventory of developments in the above mentioned Sun Belt states where older people can move to retire, is forcing developers to look at locations where even more opportunity may exist. Cities where a growing percentage of mature adult , those over age 50, currently live, such as Atlanta, Chicago, Los Angeles, New York, and other major cities are proving to be the most fertile land for new adult lifestyle communities. Adult lifestyle communities that currently exist in four-season metropolitan markets tend to be smaller in size than those in Sun Belt states. The increase in the number of retirement communities in Canada is supported by research showing that older people are more likely to move shorter distances, and most, therefore, move within the same general type of environment in which they have been living. Proximity to family is also a vital point for consideration when selecting a retirement community, as family members are integral to the support systems of most people. A retirement village in Canada, near one's family, facilitates the

continuity of support. In addition, for some, the ability to continue to work on a part-time basis is important. The elimination of mandatory retirement in virtually all provinces in Canada means seniors can relocate to a retirement community in a metropolitan area and continue to work later in life.

CHAPTER THREE

RETIREMENT COMMUNITY OPPORTUNITIES IN A CANADIAN URBAN CONTEXT

This chapter examines suitable sites in the Greater Toronto Area (GTA) to develop seniors

housing. Resort style retirement communities like those discussed in Chapter Two are too costly

and large to develop in the GTA: adult lifestyle communities require large areas of land for the

leisure amenities and housing. The alternative is a condominium or apartment building that has a

selection of indoor facilities, located close to public parks and recreation facilities and within

walking distance of health and personal services.

The GIS analysis that was undertaken to locate suitable sites involved research on best

practises for site selection, parking, acceptable walking distances to services and public

transportation. Socioeconomic indicators from Statistics Canada were obtained to evaluate areas at

the census tract that would be best suitable for seniors. From this knowledge variables were

created for the first phase of the analysis which was at the large scale, evaluating locations within

the CMA that were most suitable on a socio-economic level. After this analysis was concluded,

those areas were used in the second phase which looked at proximity to important services. During

the second phase a spatial overlay analysis was completed utilizing Enhanced Points of Interest data

available from ESRI Inc.

With a population of 5.3 million (2003), the Greater Toronto Area (GTA) is Canada's largest

metropolitan area and accounts for 43.2 percent of Ontario's population. These statistics are

supported by the Greater Toronto Marketing Alliance (GTMA), a public-private partnership that

links 29 municipalities and regions in the GTA, the governments of Ontario and Canada, several not-

for-profit organizations, and a broad cross section of private companies. The GTMA predicts that by

2031 the total population of the Toronto region will reach 7.4 million. Within the GTA, the City of

Toronto has the largest population concentration with 47.4 percent of the total population.

In the GTA, there are currently 1.5 million Canadians over the age of 50, representing 28

percent of its total population, by 2011, this segment of the population will increase to 2 million

and represent 31.6 percent ("Population Forecast and Growth Rate", 26 Apr. 2005). This large

portion of the population will likely be spending more time at their place of residence than before.

A report in 2005 by Statistics Canada revealed that the vast majority of seniors aged 65 and

over live in private households (93%), and the other 7% reside in healthcare institutions such as

nursing homes, long-term care facilities or hospitals. Among the group of seniors who live in private

dwellings, 69% live in houses, 29% in apartment buildings, and 1% in mobile homes. The report also

addressed the change in housing preferences among seniors as they age and the shift toward

apartments (both rental and condominium); by age 85, those who live in houses drops to 58%,

while the percentage of seniors living in apartments increases to 41%. Clark (2005) suggests the

shift in housing preferences to smaller units is a consequence of different factors, namely, loss of a

spouse, the desire to do less maintenance or to pay lower shelter costs, or the need for improved

accessibility to accommodate physical limitations.

The Canada Mortgage and Housing Corporation states that housing demand is switching

from being dominated by first-time buyers to predominantly move-up buyers. It is forecasted that

by 2011, "empty nesters" and retirees will drive the increase in the total number of households,

and seniors over the age of 75 will dominate the market by 2020 (Adair, 16 Nov. 2006). These

statistics show a relationship with research that suggests homes, condominiums and active lifestyle

communities geared toward retirees, both in and near urban centres, are likely to occupy a larger share of the housing market.

This region of Canada is rapidly expanding; persons from abroad are arriving due to immigration and migration within Canada is both contributing to the growth of this region. These groups, in addition to the large segment of the population that have begun to retire highlight the necessity to identify future possible locations for seniors housing. Aging persons have different mobility issues from younger adults, particularly walking distance to services. Lawler (2001) supports the argument that aging in place has become the most desirable way of aging, seniors prefer to remain in their current neighbourhood because of familiar retail establishments, churches, and health care facilities. Aging in place permits all of these powerful networks to remain intact and this form of housing tends to be more successful when it occurs in communities that are not all seniors. The location of family members is also an important determinant of where one chooses to retire. Proximity to family is vital as one ages, as family members are integral to the support systems of most people.

If a retiree is younger and still has access to a vehicle, factors such as proximity to nearby highways and major streets are important. Many retirees still travel frequently and although some may not have a home in a warm climate such as Florida or Arizona, they may spend extended periods of time in those areas; therefore, Toronto Pearson International Airport is an important gateway for those who are seeking to leave the city. Many retirees do not own a vehicle and depend on the Toronto Transit Commission as their primary mode of transportation. Living nearby a subway station, or, bus stop is therefore imperative.

Integrating housing for seniors into the surrounding neighbourhood is vital. Ideally it should be located in an area that is safe, diverse, and provides access to community amenities, including shopping, public services, recreation, and transit. When selecting a site, Carstens (1985) states that the site must be within a prescribed distance of mandatory services, and recommends certain distances for desirable services. Figure 2 (Chart with mandatory and desirable services) outlines what a mandatory service is, and what desirable services are.

Housing Typology

The trend toward building independent living arrangements for seniors is because fewer seniors are under the supervised care of their children, while less than 10 percent of elderly are under long-term care (Carstens, 1985). Advances in medicine, healthier life-styles, and changing birthrates have also contributed to a new generation of active seniors who represent a more discerning and selective housing consumer group, one that is more highly educated and financially secure than previous generations.

Mid to high-rise developments for senior citizens are the best option for urban environments, where land is at a premium and services are nearby. Carstens (1985) argues that whether low- or high-rise, planned housing for relatively older people represents one choice along a continuum of care and independence offered through different housing options. Unlike housing for younger adults, if the type of project for seniors does not have adequate outdoor space for recreation, or an environment that invites residents to engage with the outdoors, it will likely attract a clientele that is frailer. These older residents who do not value a location that has access to community centres, shopping, and dining, will prefer a form of housing that offers central dining

facilities, and where support staff carry out shopping, and transportation is provided by a private service. Projects that promote and provide for a more active life-style may attract more able-bodied residents, regardless of the type of services offered. If the builder wants to attract more active, mobile residents, the location of the housing development and access to amenities is services becomes more important. In these types of developments, there is likely no personal support care and personal transportation and shopping is the responsibility of the resident.

Amenities, facilities, and services may vary widely from project to project. If the site that is selected is an area where there is open space that permits low-rise housing, amenities associated with the single-family home, such as a front and back yard, garage, and parking immediately adjacent to or attached to the unit will exists. The challenges with the development of this type of housing include isolation among residents in respect to the distance between their units, isolation of facilities such as recreation and common meeting areas, and walking distance to a bus stop or subway station will be far greater, service likely less frequent, and unsheltered access points which is especially difficult in harsh climates.

Mid to high-rise developments encourage interaction through different gathering places, common spaces, and laundry rooms. Other areas may include recreational facilities such as craft or card rooms or on-site recreation and community centres. Higher density developments are also possible on a site that has more open, available land. In allocating less land to housing, this permits the space to be used for gardens, recreation, and common meeting areas. The restriction with the creation of a higher density development is most new residents are accustomed to living at ground level, with easy access to their own living quarters, private gardens, and the street. Further, the

height of the building may pose concerns for some over elevator use and fire safety, and further

remove residents from outdoor spaces.

Site Development Patterns: The Surrounding Neighbourhood

When selecting a site, the condition of the surrounding neighbourhood may have a strong

influence upon the site-development pattern. Planners and designers must be more discerning in

those neighbourhoods with an apparent social character such as problems with violence, or past

tensions among ethnic groups, and those that have a strong physical character such as many high-

rise buildings, or nearby industrial uses. Due to physical proximity, smaller sites may be more

affected by surrounding conditions.

Best practices for the site planning of housing for retired persons are outlined in this

section. The availability and ease of access to nearby services and facilities in the neighbourhoods

are vital aspects of site planning, particularly in those developments where few on-site services and

facilities exist for residents. In general, the area designated for housing should be located and

oriented for easy and direct access to neighbourhood services and facilities, including retail

establishments (i.e. grocery and drug stores); public transit routes and stops; community centres or

gathering places; public green spaces, and places of worship.

Selecting a site that is nearby public facilities such as community centres or recreation

complexes can be mutually beneficial for the builder and residents. The builder could add value to

existing facilities and retrofit the amenities for the needs of the seniors. Selecting a site near these

existing public places would also reduce the total building cost, and make units more affordable for

tenants. Locating near a public green space can have the same mutual benefits. The builder can add value to the green space by increasing the amount of benches and other outdoor furniture.

The site should also allow for residents to have good off-site views of nearby attractions and spaces. If there is limited activity on site, older residents are less likely to leave the development and will spend more time in their unit, or in the public gathering space. Views of off-site activity often draw people, thus generating use of in-site gathering spaces. In more dense urban environments, busy main streets, or parks where children and families frequent are examples of exceptional views. If there are nearby industrial uses or areas that present excessive bright lights, or noise the development should aim to avoid being oriented in that direction.

Planning for parking is also essential when considering the site. Carstens (1985) states that parking is vital for seniors because it maintains their independence. There are different factors, however, that will influence the number of parking spaces that are required at either a low-rise or high-rise development. The two main factors that affect parking are: level of care offered and site location. If the development is a long-term care facility with intensive care, the site should have fewer resident parking spaces and increased staff parking. The best method to determine how many parking spots is necessary at a certain development is through a market analysis of prospective residents' use of the automobile. The municipal zoning requirements for parking should be used only as a general guide, as they are often based upon averages. Planners and designers should not depend on standards when planning for parking in senior housing developments because this results in too many parking spaces or, more commonly, too few.

The site location is the second factor that should be considered when planning for parking. The site location within the urban environment (or suburban, rural) and its proximity to retail establishments, public services, and public transportation will influence the amount of parking spaces. If the development is in a more rural setting, or not close to any major public transportation routes, it can be assumed that residents will own a vehicle. Most suburban developments will also require residents to own a vehicle because services and retail establishments will be located in one area of the community, often in the form of a strip mall or shopping mall.

In the United Kingdom, parking is discouraged when building seniors' housing and it is recommended that sustainable locations close to public transport are preferred (POS and RHG, 2003). The Planning Officers Society and Retirement Housing Industry suggest that developers may also be required to provide or contribute toward public transport improvements. In Canada, the rise of adult lifestyle communities in rural and suburban locations is evidence that the retirement housing industry in Canada is not prepared to build developments that are close to public transport and reduce automobile use. In the UK, retirement housing developments in rural locations need to demonstrate that they either have access to public transit or particular provisions are to be made, to avoid isolation of residents and reduce reliance on the automobile.

Impact of New Development

If the site that is selected for the retirement housing is in a dense urban environment, the impact of existing neighbourhoods on prospective residents must be evaluated. Noise and a neighbourhood with more students or youth should not discourage developers from considering a site. Some residents will have a concern with noisy, late night activities caused by nearby residents

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that may give rise to problems among neighbours however; the daytime activity and different uses in the neighbourhood (schools, retail, and services) provide a sense of security and enjoyment for the residents.

The design consideration for a new senior's development should ensure new housing is appropriate to the specific needs of seniors, while being consistent with the rest of the community. This can be achieved by ensuring the development makes a positive contribution to the public realm, while integrating the different design and construction requirements for seniors housing. Urban planners and designers must evaluate each site separately and take a measured appraisal of the local area where the housing development is being considered. A new development will be successful with neighbours and future residents if the design response acknowledges the character of the street or neighbourhood, scale, the relationships among building, and building materials. If a development is located in a rural or suburban location a developer may not be required to follow as firm design considerations.

In dense urban environments, a high-rise condominium or apartment is the preferred building typology by developers because it will generate the greatest return on investment. If a high-rise is developed, overlooking, daylight, and shadowing must be addressed. Everyone values privacy and space, particularly older residents, it is important to ensure that there is no unwarranted overlooking of adjacent private gardens or bedrooms of nearby units. Balconies may be constructed in a high-rise development, but if the balcony is not placed in an unobtrusive way, it can give unrestricted views and give a heightened impression of being overlooked. Overlooking can be addressed through different design considerations including changes to the internal layout, in conjunction with high level or angled windows.

Daylight and visual impact of the new housing development on nearby properties must be considered with a high-rise property. There will be a loss of direct sunlight, and there may be diffused daylight to neighbouring properties. The proximity of nearby high-rise buildings is similarly important to the site of the new development to mitigate the issues of sunlight on the new development.

GIS Analysis
Phase One Discussion

Several socio-economic indicators were developed to narrow the study area from the entire GTA. Each indicator was given a weight and a score and each census tract was ranked according to the overall score obtained by adding each of the indicators together, the socio-economic indicators and assigned score for each indicator used are illustrated in Figure 1. Overall scores for each census tract ranged from 0 to 61 points. The study area was defined by taking just the census tracts that scored greater than 45 points using this system.

THEME	WEIGHT	VALUE	SCORE
Age 45-55	5	0 - 15%	3
		15 - 100%	4
Age: 55+	4	0-20%	1
		20-50%	4
Density	3	0-1500	1
		1500-2500	4
		2500-3500	5
		3500+	3
Income	2	0-20,000	3
		20,000-30,000	5
		30,000+	4

Figure 1 – Socio-economic indicator and assigned score for each indicator used in the Phase One analysis

Phase One Results

In the GTA, the most densely populated census tracts in the central urbanized area ranked the highest, with the inner ring suburbs and several sparsely populated rural census tracts also ranking high. The locations in the central area benefit from a diverse age structure and population density. The rural areas scored high due to the large amount of seniors and balanced income levels. Municipalities in the central ring around the City of Toronto scored poorer because of low population density due to suburban single-family homes that generally do not include a large senior population.

Phase Two Discussion

The analysis for phase two was first conducted at the scale of the region, then limited to the study area determined in phase one. The indicators analysed in this phase are summarized in Figure 2 along with the weight and score of each indicator. Carstens' (1985) research on acceptable distances to services for seniors was used to develop the ranking system. Once the location of each service was mapped in GIS and a score and weight was assigned to each buffer around the service, an overall score was determined. Scores for each polygon ranged from 6 to 180 points and the overall distribution of these locations is illustrated in Figure 3.The distribution of services is highest in the downtown core and along major streets throughout the region – Yonge Street, St. Claire Avenue, Eglington Avenue and Sheppard Avenue. Regional centres outside of the City of Toronto also scored high – Aurora, Newmarket, Mississauga and Pickering.

THEME	WEIGHT	VALUE	SCORE		THEME	WEIGHT	VALUE	SCORE
MANDATORY SERVICES					**DESIRABLE SERVICES**			
Food store	5	0-225m	4		Deptartment or clothing store	4	0-300m	4
		225-450m	3				300-600m	3
		>450m	0				> 600m	0
Drugstore	5	0-225m	4		Bank	4	0-300m	4
		225-450m	3				300-600m	3
		>450m	0				> 600m	0
Transit stop	5	0-225m	4		Medical services	3	0-375m	4
		225-450m	3				375-750m	3
		>450m	0				> 750m	0
					Beauty parlour/ barbershop	3	0-375m	4
							375-750m	3
							> 750m	0
					Restaurant	2	0-450m	4
							450-900m	3
							> 750m	0
					Post office	2	0-450m	4
							450-900m	3
							>750m	0

Figure 2 – Summary of values used in Phase Two analysis

Phase Two Results

The second phase of analysis produced 95 possible sites suitable to develop seniors housing. Most of these sites are located within the limits of the City of Toronto (Figure 4, image A), but there are also a few in regional centres and communities along the shoreline of Lake Ontario. In order to highlight some of the patterns at a more specific scale, eight locations were chosen and illustrated in Figure 4, image B.
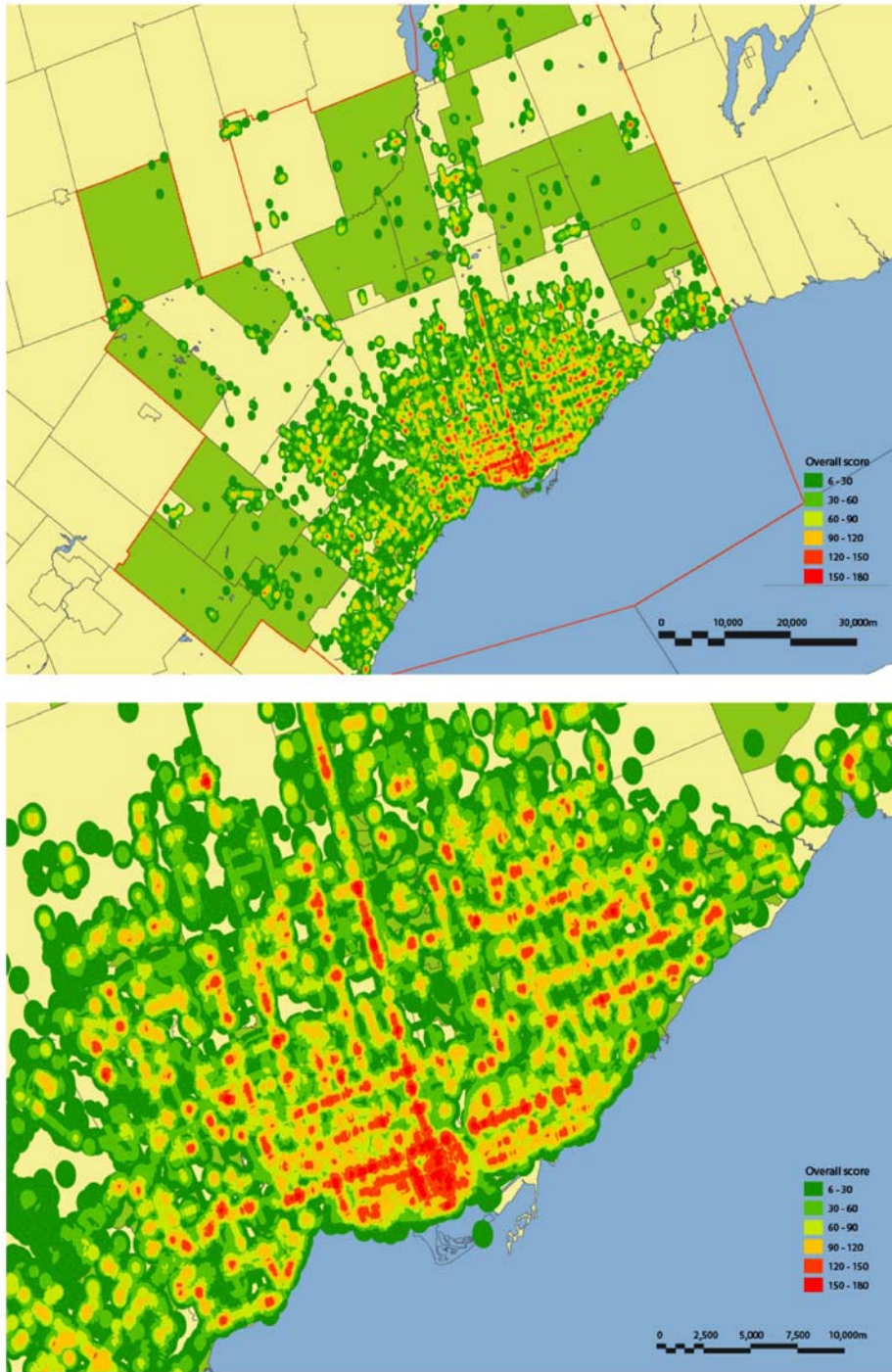
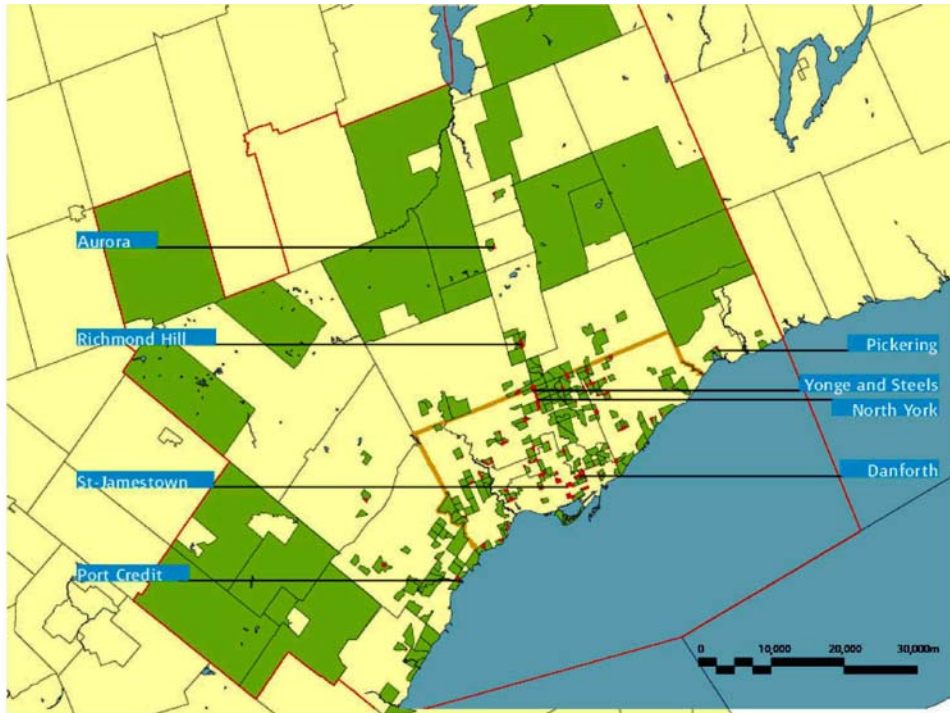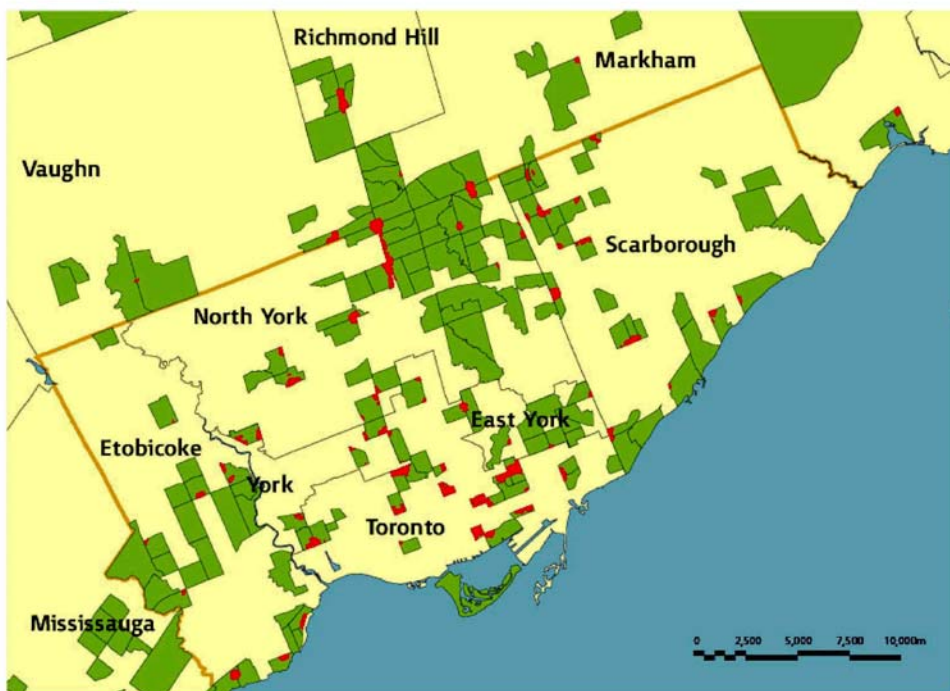Figure 3 – Distribution of locations from Phase Two analysis

Image A

Image B

Figure 4 – Distribution of locations from Phase Two analysis

GIS Analysis Conclusions

For those considering building retirement housing in the GTA this GIS research provides the starting blocks for further investigation. The valuable mapping information would be useful for municipal officials, developers, and citizens. The analysis integrated research on best practises for developing seniors housing, including what must be considered when selecting a site and the recommended distance seniors should travel to services and retail shops. This report began with an objective approach to selecting the best locations and following research on land-use mix, walking, and accessibility to public transportation a comprehensive spatial analysis method was developed that weighted important indicators determined by the research.

A neighbourhood with a mix of land uses are important for seniors as it reduces the need for an automobile or personal driving assistant. Encouraging walking, helps seniors feel more independent and provides more opportunity to interact with neighbours and members of the community. The sites that scored the highest were in neighbourhoods that had a walkable community design based on the patterns of traditional neighbourhoods that include retail, civic, educational, and recreational uses in close proximity to residential uses (American Planning Association, 2006). The GIS analysis would benefit from further investigation of microscale factors such as site views, parking, noise, etc. The analysis that was conducted for this supervised research project did not consider these factors nor did it consider land that can actually be developed in any of these 95 possible locations. The majority of the sites that are suitable for future seniors housing currently have structures built on them, or are designated for another use.

CHAPTER FOUR

CASE STUDY: SUN CITY, ARIZONA

The conception of Sun City in the 1960's marked the dawn of a new era for people seeking retirement housing, created by the Del Webb Corporation, and located west of Phoenix, Arizona, the community was the first of its kind in the United States. During the 1950s and 60s, the Del Webb Corporation was instrumental in the construction of Phoenix's first high-rise office buildings, virtually changing its skyline. In addition to building many of Arizona's most prominent buildings and properties, the company oversaw the construction of hotel and resort casinos in Las Vegas. The idea of building a master-planned community for a specific group of people was an entirely new concept and unlike any of the previous projects the company undertook.

The Del Webb Company was motivated to develop Sun City after the success of neighbouring Youngtown, Arizona, the first master planned adult community exclusively for retirees built in 1954 on 320 acres of cotton farmland near Phoenix. Youngtown was created for retirees living on minimal, fixed incomes – different from Sun City which marketed their homes to working class retirees (Gober, 1985). The homes were small and modest, and leisure and recreation amenities were virtually non-existent (McHugh and Larson-Keagy, 2005). In 1959, Del Webb began work on Sun City. The design focused on building small neighbourhoods close to recreational and shopping amenities. The community would be located on the outskirts of Phoenix, twenty kilometres from downtown, in the Northwest Valley, and promoted on the principles of activity, economy, and individuality. First to be built was a shopping centre, followed by a golf course and a recreation centre (Citation). The homes were simple, relatively small, and modestly priced. The

initial leisure and recreation facilities were minimal as well, including activities such as shuffleboard, lawn bowling, crafts, and golf.

According to Suchman (2001), Del Webb has the housing industry's most comprehensive system for making research-based decisions related to their properties. Every year, the company compiles survey, demographic data (income, age, gender), and psychographic data (values, attitudes, and lifestyle information) from tens of thousands of current and future prospects that combined provide complementary insights. The market research the company conducts has allowed it to develop communities that have become the industry standard.

When Sun City opened on January 1, 1960, there was immediate interest in the project. The company had optimistically estimated that 10,000 visitors would attend a figure that proved low by great measure. An estimated 100,000 people showed up to experience the nation's first large-scale "active adult" community (McHugh and Larson-Keagy, 2005). Many first buyers purchased more than one home, and others who bought a home during the initial sales period would later buy more homes in Sun City as the company introduced different styles and larger homes. The company initially planned to sell 1,700 units in its first three years of operation, by the end of 1960, over 2,000 homes had been purchased. The interest in Sun City exemplified the interest in planned retirement communities offering leisure and recreation amenities.

During the initial 10 years of development, Del Webb maintained the leisure and recreation buildings, and built new facilities as more homes were constructed. Originally, when an individual or couple purchased a home, part of the condition of sale was the use of facilities (without any added cost); however, residents were limited to using only the facilities exclusive to their subdivision and

prohibited from using any others. In 1968, the *Recreation Centres of Sun City* were incorporated and a fee was levied on all residents to help pay for the recreational amenities. This concept was the first of its kind in the United States and according to the Sun City Visitors Centre (2008), this method of cost-sharing would eventually be used by all master-planned adult lifestyle communities.

An aging population necessitates adequate health care facilities so as the population grew, so did the need for those services. Before 1970, the nearest hospital was in Glendale, Arizona, a commute of approximately 10 km. In 1970 a hospital opened in Sun City by a private provider and was accompanied by other services such as churches, a retirement home, Sun Valley Lodge, and a hotel.

Geography

In the initial stages of development, Sun Belt retirement communities were all developed on the periphery of metropolitan centres. Functionally, this is necessary because residents still require goods and services, and access to labour for maintenance and property upkeep. While what constitutes the periphery of a metropolitan area is still poorly defined, for most developers it means an outlying suburb where land is inexpensive and readily available (Suchman, 2001). McHugh and Larson-Keagy (2005) suggest that developers seek these sites because they promote idyllic havens that are removed from city crime, congestion, and other real and imagined urban ills. Also of importance is the vast open land, where residents do not need to contend with existing neighbours or unsightly buildings.
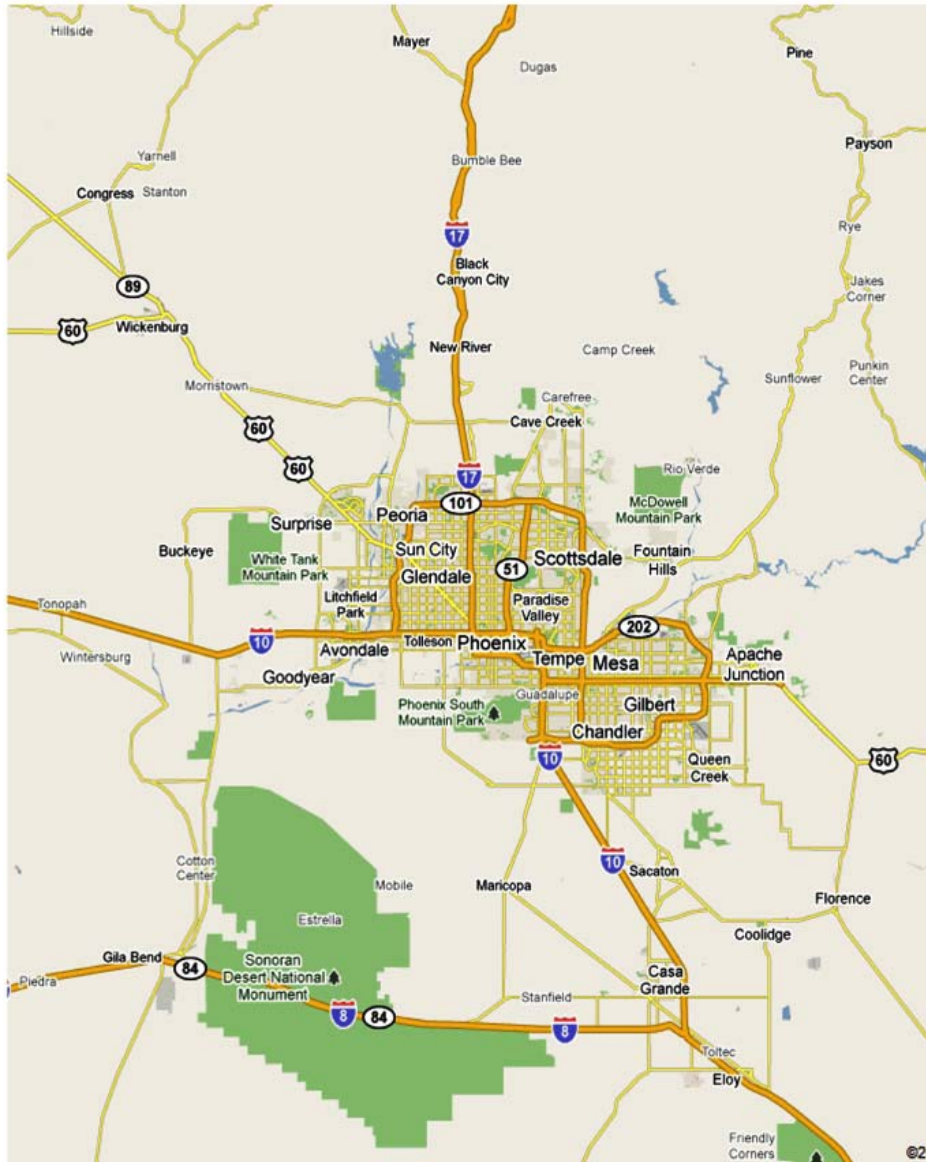
Figure 4 – Map of the Greater Phoenix Area (2009)

The site where the community was built was all agricultural land, mostly lettuce and cotton fields. Sun City has a planned street network, but disrupts the secondary street layout of Phoenix. Gober (1985) states that the community primarily consists of a series of concentric circles, connected to eight golf courses that are arranged among the street network to form a "links style"

network of golf courses. Links courses are designed with outward, straight fairways and have few

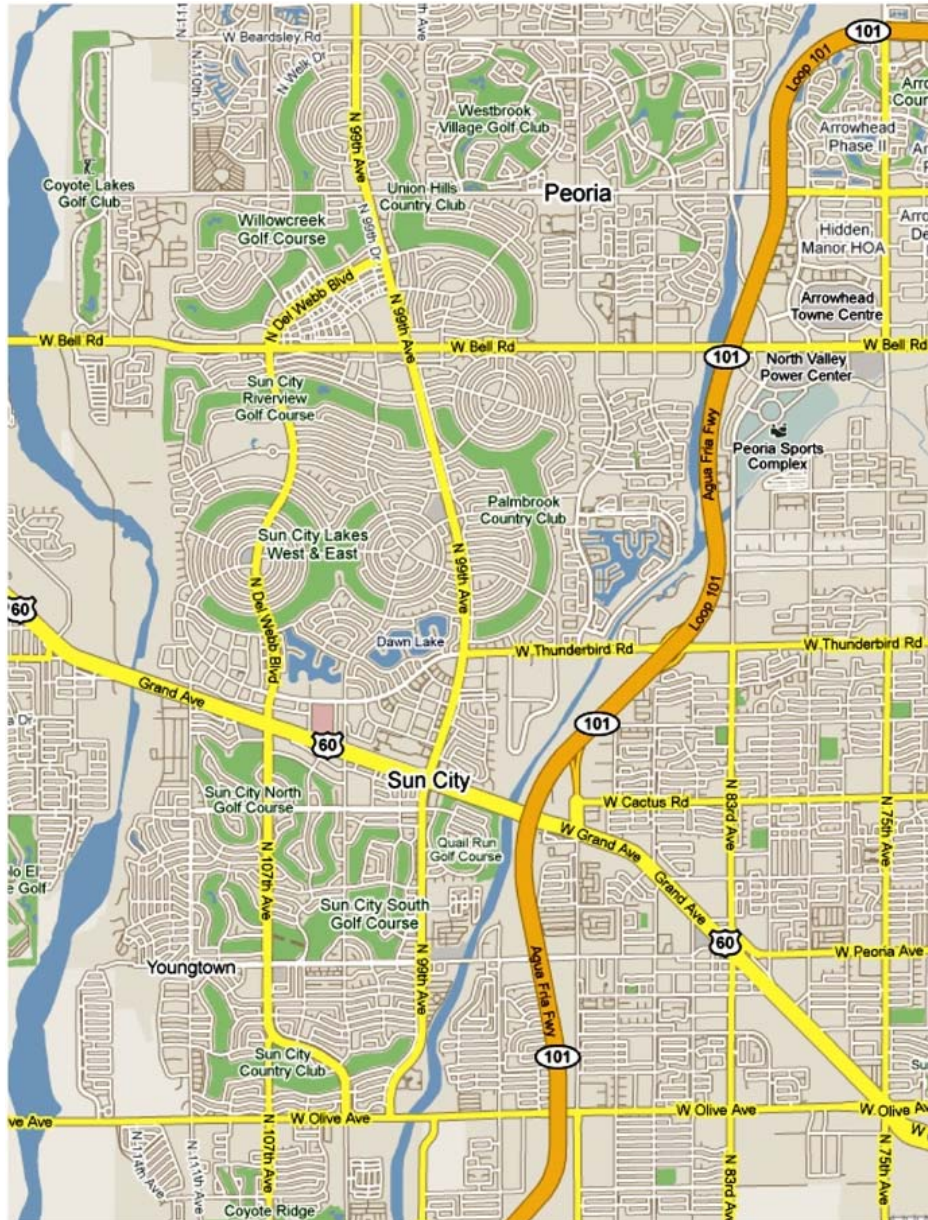water hazards and few, if any, trees.

Figure 5 – Map of Sun City (2009)

In the beginning, the community was built from the south to north. In the north are the

older, more modest, ranch-style homes and the larger, more recent properties exist in the south. As

the community attracted more affluent residents, the company noticed residents were spending large sums of money to upgrade and make renovations to their homes. Not to miss out on this money-making opportunity, the marketing approach switched to larger, more luxurious homes developed in the south. In 1980, 20 years after the first home was erected, Sun City was virtually complete with around 25,000 dwelling units, mostly single-family units but also some condominiums and apartments. This enormous success in Sun City led to the creation of Sun City West, a development five kilometres to the west. Sun City West is a master planned city with a suburban style street layout – a series of short streets and cul-de-sacs, arranged among seven golf courses. The expansion of the Sun City communities has put pressure on secondary streets that neighbour the area and restricted mobility in the metropolitan area for Sun City residents. In 1985 construction began on a major primary road known as the Aqua Fria Freeway, a highway that borders the communities and gives access to the Loop 101, a network that forms a ring around the Phoenix area. The freeway is a six lane highway that is integral to residents living in the North West area of the city as it increases mobility to Sky Harbour International Airport, professional sports venues such as the University of Phoenix stadium, and Lake Pleasant nature conservation area.

The Phoenix area is home to 14 large retirement communities with age-restrictions; however, there are several more in development and countless other small villages with retirees that do not market exclusively to this demographic. According to Gober (1985) all of Arizona's major retirement communities are adjacent to either Phoenix or Tucson. The collection of Sun City communities (Sun City, Sun City West and Sun City Grand) are all age-restrictive; however, there are numerous master-planned communities that are not legally age-restricted yet cater to empty nesters and retirees. Therefore, these cities serve as de facto retirement settings (McHugh and

Larson-Keagy, 2005). For example, an analysis of demographics in a village called "Terravita", also developed by the Del Webb Company, reveals how master planned communities in Arizona are becoming de facto retirement havens. McHugh and Larson-Keagy (2005) describe the town as a master-planned, gated community located on the northern periphery of Phoenix, near upscale Scottsdale. The development has 1,380 luxury homes, a golf club and abundant amenities. Although the community is not restricted to persons of a certain age, three quarters of the residents are 50 years of age and older, and half are younger retirees aged 50 to 65 years old, the majority of the residents in Terravita are over the age of 50 and empty-nesters. Furthermore, all the homes in the subdivision are priced over $365,000, with a majority over $600,000 ("Terravita Homes - Terravita, AZ"). The potential for young families to purchase a home in the subdivision are limited by price, creating an environment where only the well established and retired can live.

Sun City Residents – Demographics

The residents of Sun City are a small cohort of retired persons in the United States. Past figures indicate that most new retirees will remain in the place of residence they occupied while part of the labour force (Marans, Hunt, Vakalo, 1984). Research in the United States indicates that of older persons who will change residence, some will relocate to a smaller home that will address their present needs better, and require less time, money, and energy to maintain. Others will move in with relatives, usually their children, who have their own homes. Marans, et al. (1984) argue that some will still opt for an entirely new living arrangement that will require relocation within the current community or elsewhere in the country. Those persons who relocate altogether have similar characteristics: usually they are less than 70 years of age, have good physical mobility, and

for many they are likely seeking destinations that offer a mild climate, and recreational and scenic attractions.

According to Gober (1985), the Del Webb Company seeks to attract retirees from outside the Phoenix metropolitan area. The majority of residents hail from Illinois, with over eighteen percent of residents originating from there, followed by California, Michigan, Ohio, New Mexico, Minnesota, and Wisconsin. In-state migration from Arizona only contributed to four percent of Sun City's residents. Gober (1985) argues that the majority of residents come from the Midwest and West. Retired persons from states along the Atlantic Seaboard such as Pennsylvania, New Jersey, New York and the states of New England are more attracted to Florida.

Sun City is one of the oldest retirement communities in the United States and was the first to market active living. Retirement communities conjure images of affluent, middle to upper-middle class, recently retired couples in their attempt to appeal to this demographic. This stereotypical view usually holds true for newer developments, however, it is not an accurate representation of older neighbourhoods such as the older Sun City. Unlike the more recent retirement villages in the United States, older neighbourhoods like Sun City have more elderly, widowed, and decreased mobility residents (Gober, 1985). According to statistics from the United States Census Bureau, the median household income is $34,782 (U.S. average: $50,007) and persons with a bachelors degree or higher is 21.6% (U.S. average: 27.0%). These two figures illustrate a population with below average income and educational levels, and reinforces the argument that Sun City is not an affluent, upper-middle class enclave. Economic characteristics also reveal that there are families and individuals below the poverty line, 2.8% and 6.2% respectively. Demographic statistics show a population that is racially and age homogenous. White individuals account for 96.9% of the

population, and persons over the age of 55 account for 90.4% of the residents (U.S. Census Bureau). The composition of the age groups also reflects the tendency for older retirement villages to have mostly elderly persons. In Sun City, the largest age group is 75 to 84 years (28.6%), followed by 65 to 74 years (26.4%). Gober (1985) argues that the monolithic belief that Sun City is a geographically homogenous place, where all neighbourhoods have the same makeup is inaccurate. The districts in Sun City are divided based on age, socioeconomic status, and to a certain extent, lifestyle.

Composition of Neighbourhoods (Census Tracts)

The structure of the neighbourhoods in Sun City corresponds to different demographic factors, lifestyle choices, and socioeconomic status. Unlike some neighbourhoods where all the dwellings were constructed at the same time, the development and construction of Sun City spans twenty-five years. Gober (1985) states that older people are concentrated in the older housing stock, while younger, more mobile, and recent migrants occupy newer housing.

Across Sun City's 10 census tracts, different trends are evident. Socioeconomic status varies with the timing of development, and median home values increase from south to north, with the highest median home prices in the most northern census tracts. Census tracts which are closest to Peoria, Arizona, the community that borders Sun City to the east also follow this trend. Sun City has eight public golf courses available for residents; there are five 18-hole courses (regulation) and three 9-hole courses (executive). The courses are located throughout the community, with the youngest courses located in the north and the oldest in the south. Remarkably, the proximity of a dwelling to a golf course has little bearing on median home value. This is likely due to the fact that all census tracts have a golf course. The highest home values are adjacent to the private golf

courses in the community. Median income, an important socioeconomic characteristic, also varies

from south to north. The trend for household income is that it increases from south to north

because the home values are less expensive in the older neighbourhoods. According to Gober

(1985), a resident with below average income in older areas is associated with a high incidence of

widowhood and these neighbourhoods include residents who were original in-migrants to Sun City

that retired with smaller pensions than is typical of today.

Retirement communities are purposefully constructed; they did not exist before their

current purpose, and they provide homes to a population that has chosen to segregate itself.

Residents of retirement communities cite the homogeneity among the residents, coupled with the

desire to exclude those who are different as the main attraction. Exclusion is enforced though age

restrictions that take the form of private covenants or zoning ordinances. The restrictions, for

example, may exclude school-age children and establish a minimum age for occupancy. Private

covenants are common with retirement communities as developers attach an age restriction to the

sale of the unit; the restriction may stipulate that the previous owner cannot sell the dwelling to a

buyer who does not meet the established criteria. According to Lucas (2002), there are three types

of covenants: (1) Right to occupy. These dwellings are sold and re-sold through a private developer

to qualified individuals. (2) Life lease. Individuals or couples own a dwelling for the period of time

they live there and can continue for that period of time given both individuals meet all stipulated

criteria. (3) Land lease. The most popular type of covenant, where qualified individuals lease land

and then construct a dwelling on that land. The other form of restriction retirement communities

employ is zoning ordinances. Under zoning arrangements, local municipalities or counties designate

zones where only persons of certain ages may live. In the United States, the constitutionality of

private covenants and zoning ordinances to exclude certain persons has yet to be addressed by the courts (Gober, 1985).

Sun City, like almost all other retirement communities, is age segregated, the method that the community uses to enforce this age restriction is by means of a zoning ordinance. In order to gain zoning ordinances, residents waged a battle against the local school district in the 1970s.

Initially Sun City was included in the Peoria Unified School District, however, from its inception, residents voted against bond issues, impairing the school district's ability to build new schools for the rapidly expanding population in the Phoenix Metropolitan Area. The power of over 40,000 informed, relatively affluent and well-educated residents who opposed any form of taxation by the school board had dire consequences, and in 1974, residents from neighbouring communities in the district passed a measure to exclude Sun City from the school board. Following the conflict with the school board, in 1979 the community moved toward formalizing age segregation. The Maricopa County Board of Supervisors approved the Senior Citizens Overlay Zoning District. This ordinance specifies that households contain at least one person over fifty years of age and no one under the age of eighteen. Residents praised the passage of this ordinance, claiming that without this legal manoeuvre, young people would invade their communities and change the character of their lifestyle (Gober, 1985).

Homes

The first homes introduced for purchase ranged in size from 947 square feet to 1,600 square feet, not including the patio or carport area. Prices were reasonable, ranging from $8,500 ($58,900) to $11,300 ($78,300) USD in 1960 (prices in brackets are adjusted for 2007). A home with air

conditioning, a double carport or backing on a golf course would cost anywhere from $11,000 ($76,200) to $14,050 ($97,350) (Freeman and Sanberg, 1984). The price of the homes appealed to those with moderate means, and the purchase agreement was for the sale of the property and land – not a land-lease agreement that is common with many retirement communities today. As sales progressed, and the success of Sun City soared past the expectations of the developer, cooperative apartments, two story apartments, and villas became available. In addition to the apartments and villas, a unique concept was also developed in Sun City; ranch estates that had a single-family home built on one acre lots, with horse privileges and permission for private fencing. By 1970, the community offered a wide selection of typologies, and the objective was to appeal to as many as possible. Buyers had a choice of single family homes, duplexes, garden apartments, villas, quads, chalet apartments, and ranch estates. As the original residents of Sun City grew older, passed away, or relocated to long term care facilities, the older neighbourhoods are a mix of older pioneers who arrived in the late 1960's and 1970's, and new retirees who have recently arrived in their mid 50's (Freeman and Sanberg, 1984).

Another innovative concept that the Del Webb Corporation pioneered was the introduction of vacation homes that were constructed alongside dwellings for sale. The idea was developed as a response to the lack of apartments that were available to people who were waiting for their homes to be completed. The program was called "Vacation Specials" – apartments that were rented on a short-term basis to individuals or couples seeking a vacation in Arizona. These people could tour the model homes in Sun City at the same time. The vacation rental program continues in neighbouring Sun City West, and past statistics show that approximately 40% of the vacationers bought homes (Freeman and Sanberg, 1984).

Recreation Facilities

When it first appeared on the market in 1960 Sun City billed because it billed itself as the world's first "active retirement community", setting it apart from other retirement communities. The original concept called for recreation to play a key role in the lifestyle of the residents. Today, the amenities include a vast and interlocking network of public and private facilities. In the initial stages of development, the Del Webb Corporation constructed and maintained the facilities; by 1968 the company had three recreation centres in Sun City: Oakmont, Fairway, and Mountain View Recreation Centre. Unfortunately, rising costs and a lack of interest on the part of the developer to maintain the facilities forced residents to organize a corporation to oversee the operations. When the cooperation overtook responsibility the Recreation Centres of Sun City Incorporated had an annual operating budget of $7.5 million and assets valued at more than $23 million (Freeman and Sanberg, 1984).

In addition to the multiple sport and leisure facilities, the poor mobility of some residents and the confinement to a wheel chair for others, spawned special interest clubs. In 1960 there were 32 clubs organized; these varied from bridge club, ceramics, to needle arts. Today, there are over 150 chartered clubs in the community, in addition to 300 organizations of one kind or another. Organizations take the form of alumni/college groups, ethnic groups, and political interest groups.

Golf enthusiasts have a wide selection of public courses that do not require membership or initiation fees. As Sun City expanded, the number of golf courses grew apace. The country-club setting was never an element in the design of the multiple golf courses at Sun City; the community took pride in its egalitarian nature, and opposed the creation of a private course that restricted

membership to those who could afford the fees. The opposition to private country clubs lost their battle and the Del Webb Company permitted construction of such facilities. In total, three country clubs were built between 1965 and 1977.

A golf course is central to most private active adult retirement communities; Sun City is evidence to this with 11 golf courses. In the current market for private retirement communities, the clubhouse serves as the primary vehicle for presenting the lifestyle context. Most clubhouses are attached to the golf course, and accommodate all fitness and recreation services. The multiple recreation centres in Sun City does not reflect the current trend in the general design guidelines for active adult communities. Freeman and Sanberg (1984) identify clubhouses as the primary social gathering place for residents. A clubhouse that is always "humming with activity" according to Freeman and Sanberg (1984) creates a setting of vitality and contributes to the synergy that is needed to achieve the cohesive active lifestyle environment that residents want.

CHAPTER FIVE

CASE STUDY: ELLIOT LAKE, ONTARIO

The City of Elliot Lake was founded in 1955 as a response to demand for uranium from the United States to build nuclear weapons during the Cold War. Prior to this, in the 1930s there was limited production of radium, and during World War II, the demand for uranium rose as the United States and its allies, Britain and Canada, developed the first nuclear weapon in what was to be called the Manhattan Project. In the 1940s, the US-led development of the atomic bomb and the subsequent nuclear arms race, triggered growth in the nuclear industry and kick-started Canada's uranium mining production (Leadbeater, 1998). In the 1950s, a large ore deposit was discovered in the Canadian Shield near what would become the current site of the City of Elliot Lake. The Canadian Shield is known to have some of the world's richest deposits of mineral ores, including nickel, gold, silver, copper, and uranium. Following this discovery of uranium near Elliot Lake, Canada subsequently became the leading uranium exporter in the world and the associated community was referred to as the "uranium capital of the world", a title it still holds today.
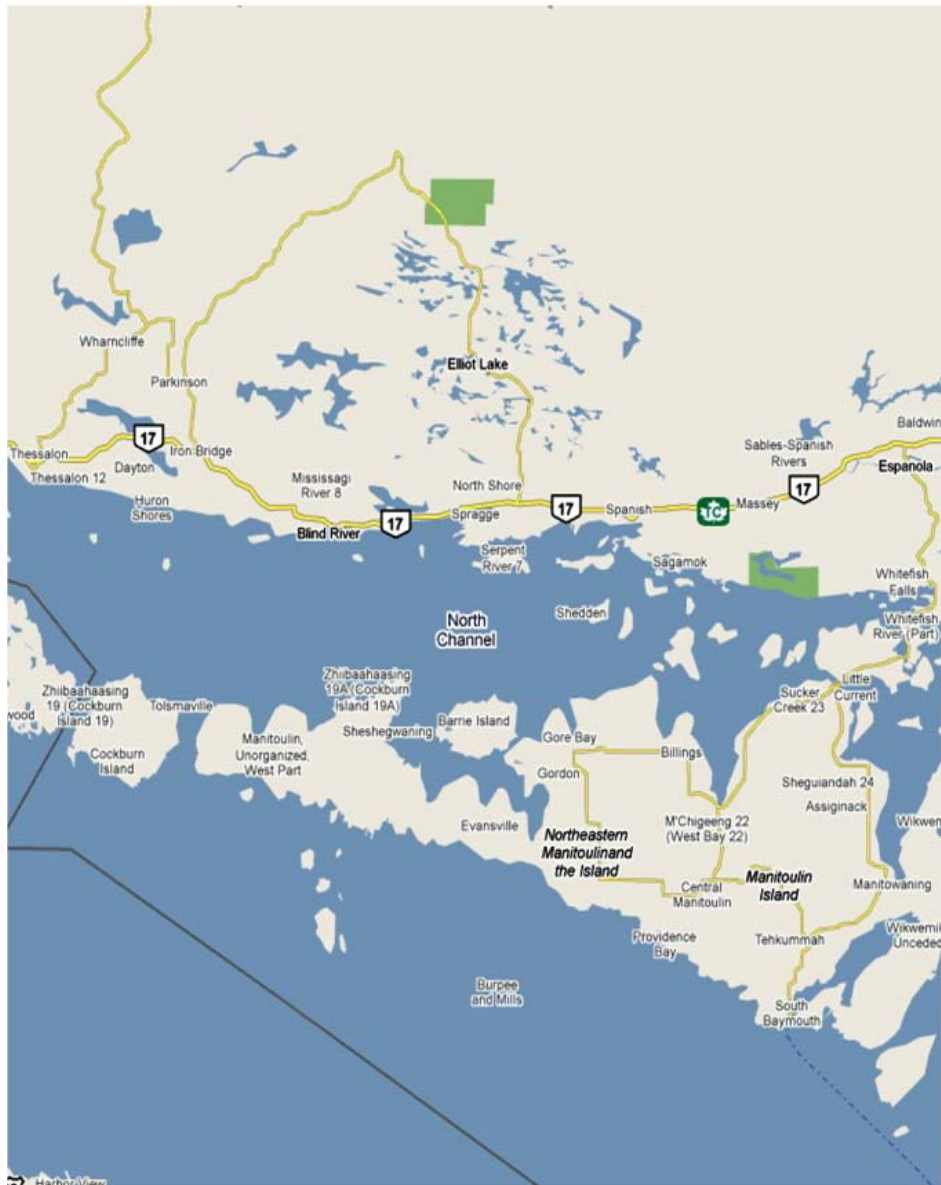
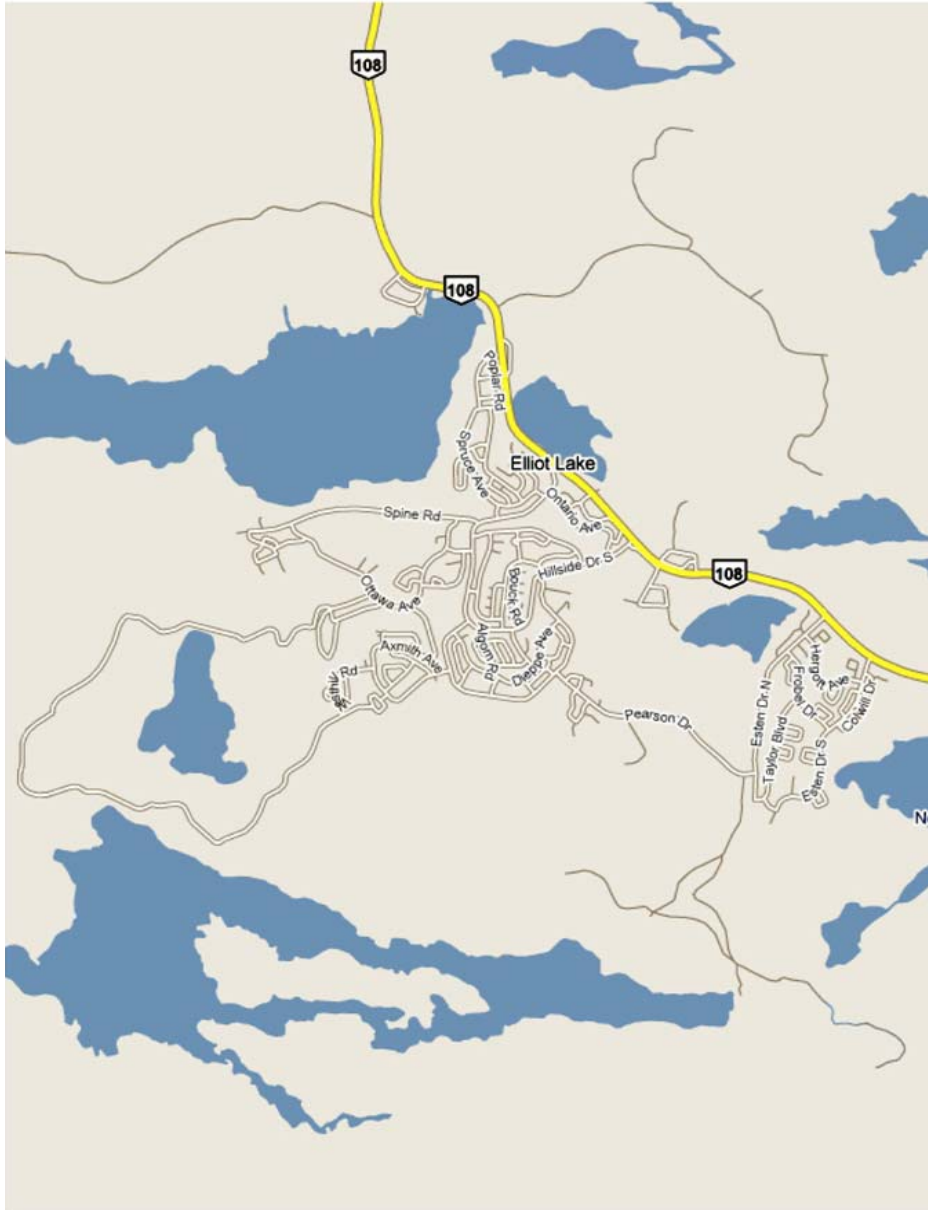Figure 6 – Map of the Elliot Lake Region (2009)

Figure 7 – Map of Elliot Lake (2009)

Leadbeater (1998) argues that the uranium mining and nuclear industry in Canada was developed based on close corporate and federal collaboration. Prior to 1948, the federal government claimed jurisdiction over all aspects of nuclear development, including mining. The crown corporation, Eldorado Mining and Refining Limited, was directly owned and controlled by the federal government. Following World War II, government policy shifted toward the privatization of

the uranium industry, particularly in the areas of mining and exploration. During this period, mining

companies benefitted from federal government intervention in the pricing and procurement of

uranium. This policy of supporting prices at higher-than-market levels ensured stability and growth

in the infant industry in Elliot Lake. The city saw rapid expansion in proportion with the growing

uranium industry that would otherwise have not occurred if it weren't for strong government

support.

The Ontario provincial government recognized the potential of a community to develop

around this large mineral discovery. Following strong industry pressures for transportation and

townsite development it established a special agency to oversee its growth as a viable community

(History of Elliot Lake, 2008). The agency was formed in October of 1955 and was known as the

Planning and Development Department of the Ontario Ministry of Housing. The mandate of this

agency was to ensure the sustainable growth of Elliot Lake and to protect its existence if the

uranium industry were to cease operations. According to Farkouh (2009) the decision by the

Ontario government to create a single townsite and the design of the city itself reflected a change

in the development of single-industry towns. Consequently, Elliot Lake had a greater degree of

planning compared to other mining towns.

The first uranium boom in Elliot Lake lasted from the mid 1950s until its first downturn in

1966. Although production slowed down, it did not lead to the town's demise; the interest in

nuclear power energy in Ontario ensured the town would be prosperous until at least the 1980s. In

1989 Elliot Lake began to experience its second downtown and the production of uranium ore

decreased again, resulting in the termination of mining contracts and thousands of job losses (City

of Elliot Lake brochure, 2009). Then, in 1990, the two uranium-mining companies in Elliot Lake

announced they were terminating their operations in the community. By the summer of 1990 the town had lost upwards of 1900 jobs, and by the following year, they lost an additional 2000. By 1996, the last mine ceased operations in the community and took with it yet another 600 jobs. From 1990 to 1991 the town lost its entire industry and between 1986 and 1991, the city saw the most rapid decline in population of any small municipality in Canada (Beatty, 2007).

The unprecedented job losses had a devastating effect on the community. In addition to the job losses directly related to the mining industry, there were hundreds more lost in other sectors directly affected by the decrease in population. Various initiatives combined with strong leadership saved Elliot Lake from collapse. According to Farkouh (2009), the first course of action the municipality took was to put establish a mayor's action committee. This committee consisted of mine managers, labour representatives, educators, business leaders and city councillors. The committee's purpose was to attract new industry to Elliot Lake and create an environment hospitable to business. In order to achieve this objective the city re-evaluated land tax rates, quality of municipal infrastructure, and the availability of post-secondary education. In order for the community to be successful in the future it had to be balanced and diversified independent of mining, and avoid the boom and bust cycle of the past. The city had to be kept stable and healthy, economically and physically while being taken in a new direction. The City of Elliot Lake wanted to be a good place to raise a family and to retire and in order for this to happen, recreation and public amenities had to remain open or enhanced, a diversity of education options had to be offered, and jobs had to exist for those wanting to stay and for those who were receiving skills training elsewhere and looking to return.

Today in Elliot Lake there is no major industry. There are no factories, mines or mills. The lack of these industries however allowed Elliot Lake to build a sustainable economy on small business, tourism and government services. The strategy the City of Elliot Lake undertook was not to focus on a major initiative right away. Instead, the strength of the community was identified – the environment and the strategic position of the city in terms of transportation and proximity to major markets. The plan for Elliot Lake included three pillars: financial, social and hope for the future.

The focus of the financial action plan, the first pillar, was to ensure the City of Elliot Lake could continue to pay its debts and provide quality services to its citizens. With the population decreasing, the community was having difficulty covering its costs. The deficit challenge was the result of a loss of $4 million in tax revenue because the mines began to close and demolish all surface properties. This loss represented 25% of the total tax revenue for the city. To avoid returning into debt the city embarked on a cost-cutting initiative and at the same time started growing a reserve fund. The first component of this initiative was lobbying the newly elected Bob Rae NDP government to force Ontario Hydro to make a settlement with the municipality for cancelling the uranium contracts. The city also instituted cost cutting measures and imposed modest tax increases. A settlement was reached in 1993 with Ontario Hydro and the Ontario Government. The debt burden of $14 million was paid off, which translated to a savings of $2 million annually in interest payments. By the years 1992-93, the city became debt free (Farkouh, 2009).

The second pillar in the renewal of the City of Elliot Lake was social stabilization, in an effort to maintain the social infrastructure and services. The closure of the mines caused citizens of the

community to lose a sense of identity, pride, colleagues, and confidence in their ability to provide the necessary means for a family. The social effects included substance abuse, and the combined stress of job loss resulted in major impact on families. Local social service providers became overwhelmed. To assist families and those who lost their income, the City placed a social worker in each school and opened a teen drop-in centre. The community also established an active steering group with a mandate to decide how to allocate the financial resources obtained from various sources.

The third pillar in the plan was hope for the future. To engage citizens and ensure they participate in future change and renewal, it is imperative that they feel there is hope. The City also shared with its citizens the projects and success stories that were happening throughout the adjustment period. The Mayor's Action Committee that was established in January of 1990 began the task of devising recovery strategies, and as confidence grew, there were over 200 volunteers working on committees such as economic development and heritage to help implement the strategies.

During the transformation of Elliot Lake from a single-industry mining community, to a more diversified economy, one recommended strategy was to aggressively pursue the retirement business as a key industry. The first step in this process was to save the 3,000 plus housing units that had been vacated with the loss of families from Elliot Lake. Half of these homes were owned by Denison Mines Limited and Rio Algom Limited. In 1992, Elliot Lake Retirement Living was established and then the corporation negotiated the acquisition of the 1,500 housing units from the mining companies. The municipality worked closely with the mining companies for a solution that was profitable for both parties. The City negotiated with Denison Mines for the acquisition of 900

units at a cost of $3.5 million, or approximately $4,000 per housing unit. The proceeds for the cost

of the homes were made available from a $7 million economic development grant from the Ontario

Government. Rio Algom remained in Elliot Lake for an additional four years until 1996 and they

negotiated a settlement for the homes in the form of a tax receipt. The City convinced Rio Algom to

donate their 600 units for a tax credit that they applied against their corporate taxes. The challenge

for Retirement Living was that the mining companies wanted to demolish the rest of its housing

stock; some of these properties were brand new homes in a new subdivision. The City used by-laws

and land-use planning regulations to prevent the demolition of these homes. In the end however,

the mining companies relinquished the homes and Elliot Lake Retirement Living acquired the

remaining units.

During the drive for diversification, the community recognized the economic potential of

other local resources. Following investment from provincial and federal governments, Elliot Lake

became recognized as a centre for year round tourism, arts, culture and education, for small

business development, drug and alcohol rehabilitation and skills training, and providing a

continuum of health care, both public and private in the community.

By the late 1990's the City of Elliot Lake successfully positioned itself to become Canada's

senior citizen capital. By 1997, effective marketing in Canada and abroad attracted 3,600 retirees to

Elliot Lake. It is estimated that each senior that arrived has accounted for 6 full time jobs for a

younger resident. Retirees on average bring $30,000 in disposable income per couple to the area –

with over $30 million injected into the local economy on an annual basis.

Elliot Lake Retirement Living

Elliot Lake Retirement Living (ELRL) was the driving force behind the transformation of Elliot Lake from a single industry mining community to Canada's senior citizen capital. According to its website, ELRL is dedicated to providing modern housing and an improved quality of life for retirees while contributing to the economic well being of the City of Elliot Lake (About Elliot Lake Retirement Living, 2007). Farkouh (2009) says ELRL has been successful in attracting retirees to Elliot Lake for the past twenty years and has put Elliot Lake on the map as the most affordable retirement community in the country. The municipality worked in conjunction with ELRL to promote the community to potential retirees and both partners invested in the strength of the community: the natural environment. The Elliot Lake lifestyle is ideal for those who want an active lifestyle in an unmatched natural environment. In order to enhance the natural landscape in Elliot Lake, the municipality created new nature trails, invested in parks and green spaces, and enhanced the downtown main street with interlocked bricks, planters, lamps and other urban design features. The municipality also realized the potential of the wilderness surrounding the community and the unique appeal this would have to retirees who come from more urban centres.

According to literature from Elliot Lake Retirement Living, the company offers the most attractive rents in the province of Ontario and one of the most diverse cross section of properties to choose from. All styles of housing are available for rent and the styles range from single and semi-detached homes, in two or three bedroom styles, two and three bedroom town homes, and one and two bedroom apartments (About Elliot Lake Retirement Living, 2007). Unlike Sun City, Arizona, where the properties are all owned by individual homeowners, all properties offered by ELRL are rental. Prices are reasonable and appeal to those with a limited income, prices for apartments

range from approximately $500 for a one bedroom apartment, $600 for a two bedroom apartment, and $700 for a three bedroom. Townhomes are modestly priced between $600 for a two bedroom with no basement, and $630 for a three bedroom with basement. Prices are similar for semi-detached and single detached homes, a three bedroom semi-detached costs approximately $700 a month, and a three bedroom detached home is $770 a month. The low-cost of living is not the only advantage to living in Elliot Lake, to attract new tenants ELRL is responsible for all home repairs, maintenance and outdoor yard upkeep including complimentary grass cutting service.

All retirees that relocate to Elliot Lake do not necessarily rent properties from ELRL. Many will buy homes or, those who are more mobile, may choose to invest in a waterfront lot and build a property on one of the new cottage-lot development sites. The real-estate sector in Elliot Lake has enjoyed a renaissance over the past three years that many would not have expected following the closure of the mines. Prior to 2006, a three bedroom home in Elliot Lake would sell between $60,000-$70,000, whereas the same home today would cost between $90,000-$100,000. The increase in price has been attributed to population stabilization, the golf-course expansion, and new investment in services such as public transportation and health care. Many retirees who choose to buy a home in Elliot Lake sold their home in centres where the selling prices was significantly higher than the price of buying a home in Elliot Lake. Those selling their homes have used the strong real estate market in southern Ontario and other larger cities to their advantage and capitalized on these new retirees. In order for Elliot Lake to see growth in new services and retail options, the community must continue to market to those who have more capital and are able to inject money into the local economy. Although ELRL provides valuable new tenants to the

community, many of the persons who rent have limited discretionary income and are not likely to spend on new appliances, furniture, vehicles and other big ticket purchases.

Geography and Outdoor Amenities

The City of Elliot Lake and ELRL developed close partnerships with both levels of government and received funding from the two previous mining companies to develop the Deer Trail, Sherriff Creek Wildlife Sanctuary, and the Fire Tower Lookout. The Deer Trail is a 120 kilometre trail that covers some of the most pristine landscapes in northern Ontario. The triangular route starts south of Highway 108 at the Trans-Canada Highway and travels north through the City of Elliot Lake to its apex at Mississaugi Provincial Park. The Sherriff Creek Sanctuary caters to bird and wildlife enthusiasts by providing an 11 kilometre trail network that includes bogs, meadows and lakes. The nature sanctuary is maintained by a club in the community, mostly comprised of retirees who want to ensure former mine tailing sites are properly reclaimed. The Fire Tower Lookout is one of the most popular tourist attractions in the community and provides a 360 degree panoramic view of the community and the surrounding areas, including the North Channel of Lake Huron and Manitoulin Island. The City of Elliot Lake made major investments in this former fire ranger's lookout tower. The site provides an excellent setting to display the natural environment of the area and the proximity of the community to lakes and trails. The City of Elliot Lake made these investments in the mid 1990's when the mining industry was declining and realized that in order to promote the City to potential residents, the history of the city as a uranium producer would have to be countered.

Recreation Facilities

Although the City of Elliot Lake provides excellent outdoor opportunities for active seniors, those who are less mobile encounter restrictions. To address this, during the period when the City of Elliot Lake was investing in the natural environment, large investments were also being made in indoor facilities. Elliot Lake had to be marketed as a location that caters to young and old, active and less mobile retirees. The single largest capital expense for recreational facilities was the upgrade and renovations to the municipal pool and fitness centre. The upgrades to the municipal pool were vital to seniors who did not participate in winter sports, or were unable to, but still wanted to be active. The pool and fitness centre is also an important social gathering location for both young and old. The majority of the employees are students and the interaction between the staff and patrons helped to forge positive relationships. Compared to communities of similar size in northern Ontario, Elliot Lake is fortunate to have the calibre of facilities it does. The main pool is 25 metres long, with six lanes and has a 1 metre diving board and six starting blocks. The wading pool, set at 90 degrees (32 Celsius), ranges in depth from 1 to 3 feet and is ideal for small children or older persons. In addition, there is a large whirlpool that is handicap accessible.

Elliot Lake Residents – Demographics

Economic statistics for Elliot Lake also reveal higher unemployment and lower participation rates in the workforce. According to Statistics Canada (2006), the unemployment rate in Elliot Lake in 2006 was 13.1% (Ontario: 6.4%) and the labour force participation rate was 38.2% (Ontario: 67.1%). The large proportion of seniors contribute to both factors being higher than the provincial average; but these statistics indicate that there are few jobs for those people wanting to enter the

workforce and those who would like to return to Elliot Lake upon graduation or completion of skills

training. The economic indicators also indicate a much lower median household income of $36,366

compared to the provincial average of $60,455. Elliot Lake's low median household income is due to

the large proportion of the population that earns between $25,000–$35,000 (16% of the

population) and $15,000-$20,000 (15% of the population).

Effect of Retirement Industry on Community

The low labour participation rate and lower median household income have an effect on the

amount of disposable income in the community that is spent on non-essential services and

products. The previously discussed factors contribute to Elliot Lake's inability to spur economic

development in different sectors, particularly in the tertiary sector, also known as the service sector

or the service industry. The secondary sector or manufacturing is relatively small and employs few

people, this is because corporations involved in manufacturing need to be closer to large markets,

particularly the United States and the Greater Toronto Area and must have access to ports such as

international airports and seaways. It is also more advantageous to establish shop where these

transportation costs are minimized, and where there exists an ample skilled labour force.

Following the closure of the mines, the primary sector is limited to forestry. Elliot Lake

attracts many new residents who are not seniors because of the low cost of living and abundant

services for a community of its size, but, the majority of these new residents are un-skilled and have

a high-school diploma or less. These new residents often search for full-time employment, but often

are unsuccessful and work multiple part-time positions in the third sector. New retirees who are not

on a fixed income have more discretionary income and have contributed to the expansion of the

golf course to 18 holes (Farkouh, 2009). In addition, new businesses have opened that cater

exclusively to seniors, particularly those that offer support services for cleaning and personal care.

The large proportion of persons over 65 has also helped small businesses that operate as

pharmacies. In the past four years, the amount of pharmacies has grown from 3 to 6.

Elliot Lake's new economy of senior citizens puts different stressors on the community that

other cities do not have. An evaluation of the demographics of Elliot Lake indicates that compared

to Ontario, the largest age group is the 65 and older cohort, followed by the 55-64 age group. In

Ontario, statistics show the largest group is the 25-44 age bracket, followed by 0-14. These statistics

reveal that Elliot Lake has substantially more older people per capita compared to the province.

When looking at the effect these older persons have on social services, the impact is most apparent

in the health care sector. A study by the Canadian Medical Association (CMA) illustrates that older

persons (over the age of 65) are more likely to be frequent users of the public health care system

than those under age 65. The study evaluated the patterns of ambulatory care in Quebec between

1991 and 1995, with special emphasis on patients who received care from more than 20 physicians.

The CMA stated that in general, the use of health care services by elderly people account for a large

portion of medical expenditures. In this study, which examined persons who frequently used

physician services, the age distribution of the frequent users was similar to that of the Quebec

population except for those aged 65 years or older, who were overrepresented (18.0% of the

frequent users vs. 13.6% of the Quebec population) (Demers, 1995).

CHAPTER SIX

ANALYSIS AND CONCLUSION

The two case studies presented cater to two different types of seniors, as such, there exists a challenge when comparing and contrasting Sun City and Elliot Lake and evaluating the merits of each. The foremost difference between the two communities is the private versus public nature of the housing; Sun City started as a private venture and therefore did not have the same organic development as Elliot Lake. The difference between private and public also shapes the discussion when evaluating the public services, retail options, infrastructure, and recreation facilities. The contrast between these two communities was the basis for this research project and provided an interesting milieu to describe successful prototypes of housing for seniors.

Sun City began as a retirement community for active seniors who did not want to remain in their large suburban home, but still wanted the recreation and outdoor amenities their former neighbourhood afforded them. Sun City appealed to these new retirees because the homes were modestly priced and included membership to different leisure facilities. The concept of Sun City was evidently successful given the sales figures when the community opened, and since then, it continues to be a model example of active adult retirement communities.

The concept of retirement in Elliot Lake was born after the end of the uranium mining industry and the realization that there was a huge surplus of vacant properties that the mines wanted to liquidate. Elliot Lake appealed to both active and less active retirees on fixed incomes and those who had less discretionary income. The retirement industry is integral to Elliot Lake, however the community is a full-service municipality with citizens of all ages. Unlike Sun City, Elliot

Lake is not exclusively for retirees, but is home to multiple generations and the community has recently been trying to attract new services and industry to diversify the local economy.

Climate and Terrain

The geographical location of Sun City is undoubtedly its greatest asset as year-round sunshine provides the perfect environment for outdoor activities and the warm weather guarantees there is no ice or snow. As seniors age mobility issues are prominent and fear of walking outside because of inclement weather or unsuitable sidewalks is common. The flat topography of Sun City ensures a safe, low-risk walking environment. Evidence also suggests that people who live in warmer, drier climates experience fewer episodes of arthritis pain. Researchers from Johns Hopkins University established a link between cold, rainy weather and arthritis pain (Johns Hopkins: Arthritis pain and weather). The environment in Arizona is ideal for those experiencing arthritic pain and provides a suitable climate for those who want to minimize chronic symptoms.

Unlike Elliot Lake, the terrain and natural environment in Arizona is arid. The advantages of flat topography and desert climates means those who enjoy hiking, angling, hunting and winter sports must do without. Gardening, a favourite past-time for many retirees is also not possible without the use of countless litres of scarce fresh water. Elliot Lake has capitalized on its natural environment and proximity to lakes and hiking trails. In order to distinguish itself from other communities in the Sun Belt of the United States and in Canada, the municipality and ELRL have cited the affordability combined with the natural landscape as making it the best retirement option. Living in Northern Ontario does present challenges to some seniors as the harsh winters may discourage many from relocating. The municipal pool and other indoor facilities provide recreation

amenities during this time of year, but ice and snow discourages many from leaving the house for fear of falling. For those who are more active, the abundant Nordic ski trails and the local alpine ski hill are popular options for recreation.

Street Network and Transportation

The layout of the streets in Sun City creates an environment that is favourable to drivers but presents challenges for pedestrians. The community was master-planned, with a suburban street network; walking is limited to the sidewalks since trails and public parks are non-existent, and the experience is marred by walls that frame resident's backyards. Owning a vehicle is vital because it is necessary for travel within the city. Highways border the city, which may compromise the tranquility that one would imagine characterizes a retirement community, however they serve to increase accessibility to the Greater Phoenix area. Elliot Lake was also master-planned and has a suburban street network. The community is primarily comprised of single-family homes and high-rise apartment buildings while the downtown core is limited to commercial properties and many residents use a vehicle for transportation. Streets are pleasant to walk on, however, not all roads have sidewalks. The lack of sidewalks is a burden for pedestrians and also presents a safety issue. In the winter the problem is compounded by large snowbanks that encroach on the street creating narrow roads for vehicles and pedestrians to share.

The public bus system in Elliot Lake is a reliable and efficient option for residents who do not have a vehicle. Many of the seniors in Elliot Lake who have relocated from larger centres are accustomed to using public transit, confirmed by the popularity of the bus system among this demographic and the fact that many do not own a vehicle (Brown, 2009). Although Sun City has a

population of 40,000, there is no public transit. A common form of transportation is the battery

operated golf cart, seniors prefer this mode of transportation because of the ease of operation and

ability to manoeuvre between streets and paths to golf courses. Elliot Lake is fortunate to have this

service given its relatively small population and many communities in Ontario that are of a similar

size do not have a bus service. The bus system provides connectivity with the community and

makes it easier for seniors to attend social functions, use recreation facilities, or visit a friend. In the

mid 90's, the bus service was threatened with cancellation due to budget constraints and increased

costs. In the end, the municipality decided to keep the service, but sub-contracted the services to a

local company. This measure ensured local citizens, particularly those who are older, would

continue to have access to a reliable and affordable means of transportation, and the city saved

thousands of dollars in the long term.

Critique of Age-Restrictive Communities

Age-restrictive communities only comprise a fraction of the retirement options seniors

currently have with the vast majority choosing a mixed generation community where they age-in-

place. The homogeneity of Sun City was created by covenants that restrict residence to those over

age 55, however, children may visit on a temporary basis. One problem that currently exists is when

the homeowner passes away; if the surviving resident of the home does not meet the rules for

ownership, they are forced to sell the home and leave the community. This can happen even if the

survivor is the spouse of the deceased. There is much literature that critiques the age restrictions

different retirement communities enact, though what this literature omits is that it is a choice to

live in an age-restrictive community and there are numerous master-planned towns in the United

States and Canada that cater to empty nesters and retirees without such regulations.

An element of diversity exists with Sun City with respect to the people that comprise the community. It holds true that the community is racially and age homogenous – but within this majority there exists many who are below the median national household income, people who have no post-secondary education, and many women who are widows. Sun City was the original adult-lifestyle community and because it has existed for many years, the properties and facilities are older and the community is less alluring than more modern developments in neighbouring suburbs. There are 10 census tracts in the community with socioeconomic status reflecting the period of development for each tract. The trend for household income is that more wealthy residents live in the north where the newer properties exist, and the less affluent live in the south where the original homes were constructed.

Impact of Elliot Lake Retirement Living on Municipal Tax Revenues

The partnership between ELRL and the municipal council is one that has served the citizens of Elliot Lake dividends. The creation of ELRL permitted the City to create an economic development vehicle independent of city council that operates with a business model. Successful business planning and strong leadership at ELRL has produced a not-for-profit corporation that is worth approximately $200 million (Farkouh, 2009) and guarantees the property taxes on 25% of the current housing stock. The housing market in Elliot Lake has stabilized in the years proceeding the acquisition of homes from the mines and property values of homes surrounding ELRL properties have increased.

ELRL is an industry in Elliot Lake, like a factory or university; it employs many local citizens and attracts valuable new residents every year that help the local economy thrive. Some residents

have complained that ELRL is a monopoly and controls rental housing in Elliot Lake. This is not true.

In fact, ELRL rents their properties at market prices and provides value-added services that other

landlords do not. Unlike Sun City and other private retirement communities, Elliot Lake is a mixed

generation community with a diversity of housing stock that is not owned by one corporation. New

residents can choose to buy a home or condominium from a realtor, rent a property from a

homeowner or apartment rental agency, or rent a property from ELRL.

The Marketing of Retirement Communities

Innovative marketing has contributed to the success of Sun City over the years. In the initial

years, the Del Webb Corporation, the original developer, pioneered the concept of vacation rentals

alongside dwellings for sale. The idea generated many sales for the company and is still a program

that is pursued in neighbouring Sun City West. Effective marketing is important in the retirement

home industry, particularly in states like Arizona where the market is saturated with a variety of

retirement options. The cohesion amongst citizens in the community and civic pride has earned Sun

City a reputation as a friendly, welcoming place. The long established clubs, churches, and similar

organizations are popular with seniors who are looking at buying a home in an adult lifestyle

community. Those areas that the community lacks in, such as modern sports facilities, elaborate

golf courses, and scenic trails are compensated for with the 130 charter clubs and organizations it

has.

Different marketing strategies have also contributed to the success of ELRL. Annually ELRL

spends $500,000 on marketing through print and digital media and by attending trade shows and

other industry events. The "Discovery Tour" that ELRL promotes to potential residents has been

highly popular as it offers prospective tenants a free night accommodation (with additional nights

available at a special rate), a guided tour of the City and Retirement Living properties and special

rates at the 18-hole golf course. Billboards have been erected along Highway 400 in Ontario to

advertise to those commuting between the GTA. Business owners and outdoor outfitters have

benefitted the most from the marketing investments ELRL makes annually. Often, after a potential

new resident tours the City, they will stay at one of the hotel or lodges around the community, dine

at restaurants, and spend money at local retailers.

Conclusion

As the baby-boomer generation continues to age, municipalities and individuals are faced with challenges and opportunities. The challenge for municipalities is to ensure that public infrastructure and health-care facilities are able to adapt to an aging population and individuals must decide whether they want to age in their current residence, move to a private housing development, or opt for a public not-for-profit alternative. Sun City is considered to be the original active adult retirement community and their brand of Sun City properties have proliferated across the United States with great success. The active adult retirement concept has steadily grown in recent years and in Canada, the most growth was seen in the province of Ontario. Prior to beginning this research study, it was originally thought that the amount of seniors that relocate upon retirement was higher than it is. The reality is that the vast majority of seniors choose to stay in their current place of residence where there are familiar stores, services, and most importantly, family.

The case study and analysis of Sun City indicates that this form of housing can be pursued by private developers and designed for seniors who want autonomy and minimal public services. Virtually all properties in Sun City are single-family homes, therefore a developer would require a significant amount of to integrate the recreation and residential components of the retirement community. This form of town planning would be most successful in a suburb near a large urban centre, close to outdoor amenities such as forests and lakes. Sun City has never incorporated as a municipality, and as a result, all services are contracted, there is no bureaucracy, and taxes are low. This form of seniors housing is designed for middle to upper-class individuals who have more discretionary income.

The analysis of Elliot Lake reveals that the municipality, with the support of both levels of government and Ontario Hydro was responsible for successfully saving a small single-industry community from collapse. The transformation of the community into a retirement destination was made possible by surplus housing stock that the uranium mine companies no longer needed. Elliot Lake is not a retirement community like Sun City; it is a mixed generation town, with young and old citizens, and a variety of employment sectors. The original public facilities such as schools and the hospital and recreation amenities were designed for young families who were relocating to Elliot Lake because of the job opportunities available in the uranium mines. As the uranium mines closed throughout the late 80's and early 90's Elliot Lake had to find a new purpose to maintain itself. Good infrastructure, public facilities, a favourable geography, combined with abundant vacant housing was key to tapping into the up-and-coming retirement industry.

Developers who are interested in entering the retirement housing industry must decide the form their project will take. Research from this study indicates a majority of seniors want to age-in-place, therefore the best option would be to develop a high-density form of housing within an urban centre. Politicians and city managers who are interested in attracting seniors as a potential economic lifeline are faced with the challenge of finding vacant housing stock. Elliot Lake is a unique case where large amounts of new, quality housing was built and abandoned within a very short period of time. Further, no private sector money was invested in Elliot Lake Retirement Living, this makes the Elliot Lake model difficult to duplicate because it would require the partnership of a municipality with a private partner. The population in Elliot Lake has stabilized as a result of the influx of seniors and the primary challenge now is diversifying the economy in order for younger

workers to find employment and to ensure Elliot Lake is a viable community for future generations

to raise a family.

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