

Introduction



Six community presentations were completed in Spring 2023 and highlighted the extraordinary desire of Wheatland residents to understand the varied upstream and downstream challenges in seniors housing and seniors healthcare in their own lives and in the community. In addition to overwhelming support for the new lodge/seniors housing project, we heard from residents that:

- **Municipal collaboration** should be pursued with not-for-profits (Wheatland Housing Management Body and Wheatland & Area Hospice Society), provincial (Affordable Housing Partnership Program), and federal (Canada Mortgage and Housing Corporation) housing partners that support residents' key values of family, community, and rural sustainability.
- Decision makers should focus their future actions on **coordinated planning and funding models** as put forward by consultants to minimize taxpayer impact and leverage available provincial and federal programs.
- The broader **social and economic benefits** of community seniors housing exceed the investment and sustainability costs on the service delivery side (The Need is greater than the Cost).
- Wheatland residents strongly recommend an **"all hands on deck"** and **"put your shoulder to the wheel"** attitude.

Thank you to all who attended the presentations, asked questions, signed petitions, and wrote letters to council members, as well as those who contributed content and revisions to presentation material during two arduous yet inspiring weeks. WHMB and WAHS recognize your diverse interests and your shared goal of advocating for seniors housing and hospice care, and your strength, honesty, and optimism has touched our hearts. Future community presentations will occur as the project continues to be refined.

Dr. Joni McNeely, Chair, WAHS

Denise Peterson, Chair, WHMB

Overview



The Need **Our housing challenge:**

- Average age currently is 85 years
- 1 in 4 seniors in Wheatland County require housing support ^(2,5,10)
- Total of 400 spaces required within 25 years (current lodge has 89 spaces) ⁽¹⁰⁾
- Reasons to move to a lodge: lack of caregiver availability, loss of mobility within home, increasing social isolation, housekeeping and house maintenance difficulties, loss of driver's licence/distance to services

“ This is what leaders do-set the parameters for the safe, reliable, high quality, and accountable models based on best evidenced data, technical insight, and engagement with the public. ⁽⁸⁾

The Build **Our housing solution:**

- Multi-phased build on 7 acres east of Kinsmen Park
- Initial phase is 120 new spaces (and keep 89 existing spaces)
- 320 (vs 195) sq.ft with up to date standards, social and environmental improvements, state-of-the-art HVAC and infection control, and integration with park and downtown
- Room rents community affordable or community service (a community appropriate model of low-income rent)
- Future expansion space prepared and available

“ Building on successful examples and applying their lessons should be a part of reform, rather than ruling in/ruling out any one particular model. ⁽⁸⁾

The Cost **Our housing pledge:**

- Project budget estimated at \$53M.
- Further cost refinement as project management progresses to Class C Budget and Tender Ready proposal.
- Funds pursued by WHMB:
 - o \$6.04M by municipalities based on equalized assessment (land and improvements value) set by Gov AB. Our “Down Payment”.
 - o \$7.14M by Gov AB as a grant- proposal submission deadline June 30,2023
 - o \$39.5M by CMHC as a mortgage/loan at 2.8% interest and potential of \$2.6M forgivable if mortgage payments are made annually for 10 years.
- \$700k Annual WHMB requisition to municipalities is our “Mortgage” to pay back CMHC loan in 50 years.
- Innovative revenue model will supply up to \$100k surplus caused by efficiencies of new building and equipment. This could be used for faster mortgage paydown or lower requisitions AND no new WHMB operating requisitions for additional 120 beds.

“ Collaboration and common cause among governments and community groups are required to mobilize quickly... we can no longer ignore the inextricable link that health and wellbeing have on our economic resiliency and visa versa. ⁽⁹⁾

The Need. The Build.

Numbers



Project assembly of capital is demonstrated below:

Capital Funding Source	\$ Equity
CMHC Loan	\$ 36,917,429
CMHC (loan 'forgivable')	\$ 2,636,959
CMHC Loan - subtotal	\$ 39,554,388
Province Partnership Program	\$ 7,140,000
Municipal Land Contribution	\$ 1,400,000
Municipal up-front equity	\$ 4,644,796
Total Resources	\$ 52,739,184



WHMB is entering Phase 1 of a large, multi-part building and design process. As with any major project, there is much to consider and many moving parts. With each phase (there are 4) we will have clearer financials and hope for respect and patience during the process.

Number of communities presented to: 6
Number of people attended: 353
Petitions signed: 508+

The one-time capital requisition is demonstrated below based on equalized assessment (the down payment):

	Equalized Assessment (current)	Land Equity Contribution	\$ Equity	Total Contribution
Wheatland	65.94%		\$3,985,914	\$ 3,985,914
Strathmore	32.53%	\$1,400,000	\$566,625	\$ 1,966,625
Rockyford	0.50%		\$30,224	\$ 30,224
Standard	0.75%		\$45,463	\$ 45,463
Hussar	0.27%		\$16,571	\$ 16,571
One Time Requisition Total		\$1,400,000	\$4,644,796	\$ 6,044,796

The annual requisition demonstrated below is based on 50 year amortization (paying off the mortgage):

	Equalized Assessment (current)	Annual Requisition 50 yr amortization	CMHC Loan Value and Municipal Allocation
Wheatland	65.94%	\$ 461,577	\$ 26,082,000
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Annual Requisition Total		\$ 700,000	\$ 39,554,388

Estimates are for up to \$100,000 surplus revenues generated by lodge rent, services, and loan forgiveness. The extra money could be used to pay the debt/mortgage faster or with lower requisitions.

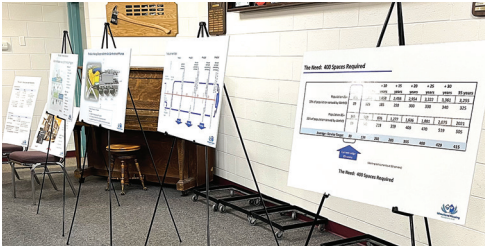
The Need. The Build.

Timeline



Phase 1

Project Manager hired
 Conditional municipal commitment
 Class C budget prepared
 Endpoint: AHPP submission (June 2023)
 Revised project schematics



Phase 2

Municipal reporting and commitment confirmation
 Class B budget prepared
 Endpoint: AHPP approval
 CMHC submission
 Advanced project schematics

Phase 3

Municipal reporting and commitment confirmation
 CMHC approval (Term Sheet)
 Endpoint: Tender ready project

Phase 4

Municipal reporting and commitment confirmation
 CMHC approval
 Endpoint: Construction contract

Derek Weiss
 Independent Consultant

Berry Architecture
 and Associates

M3 Development
 Management



Support



“ The HOA believes in the future need of such facilities due to the limited spaces currently available and the growing population of the baby boomer demographic. This is a perfect opportunity for Wheatland County and Strathmore to be leaders in this area...

TM and MH, Lakes of Muirfield Home Owners Assoc

“ ...when a senior starts to deteriorate in the community they are identified by numerous sources but if there is no place for them to go often the only option is an acute care bed. This has far reaching consequences... resources are strained.

AMG, from 40 years nursing career

“ We do this because it brings our community together and gives us hope that we are doing something to better our future...

MG, 4th generation resident of Wheatland County

“ As a resident of the county of Wheatland for over 55 years and a taxpayer I am very concerned with the limited number of available lodge rooms in this area moving forward. This joint facility makes a lot of sense to my wife and I...

BG, Standard AB

“ As a resident of the county, I feel it's important to build community that supports all facets of life. Seniors have had a life time of paying taxes and growing our communities. We need to RESPECT that.

DC, County resident

“ I have the greatest respect or the individuals who are trying to bring this essential piece of health care to our community.

LH, County resident



Conclusions



There was overwhelming support for the New Lodge Build project at the community presentations and in many locations 100% of residents expressed their approval. However, there were common themes noted in the discussions and follow-up correspondence with WHMB and WAHS:

A. Confusion still exists about differentiating Housing vs. Healthcare roles and public, private, and not-for-profit resources for each in our community facilities and homes.

Advancing the vision: Continued education to our community about responsibilities of various provincial ministries and community providers, including municipal governments to supply Housing needs.

B. Difficulty understanding County Council's hesitancy and/or lack of acceptance of project build costs and future refinements, proposed operating models, or their own financing models to support this project.

Advancing the vision: Provide ongoing opportunities for communication between WHMB project consultants and County administration to address councillors' concerns.

C. Frustration in perceived conflicting roles and objectives of councillors to advocate for direction set by community boards to which they are appointed, as the appointments carry definite responsibilities laid out by the Ministry.

Advancing the vision: Encourage and expect within our community and work environments respect, responsibility, and professional excellence while safeguarding each organizations mission, goals, and values. Encourage municipal councils and WHMB to collaborate and provide appropriate on-boarding and in-services highlighting roles and responsibilities.

D. Intense personal responses were noted in all community presentations about close family members receiving housing support at the current lodge and the emotional, social, and physical benefits provided to themselves, family, and the community in general. Speakers expressed fear that delays in building a new lodge would require many community members to seek lodging elsewhere or be at risk if choosing to stay in their own home.

Advancing the vision: Recognizing that each of us has a role to play in our own unique way to contribute to the growth and sustainability of our community as a whole, WHMB can further support and advocate for seniors and their value within Wheatland County.



Sources



1. Dr. Martin Labrie; University of Calgary Compassionate Community Engagement Wheatland Study, 2018
2. Gordon and Associates; Seniors Housing and Hospice Needs Assessment and Buisness Case, 2019
3. Berry and Associates; WHMB and Hospice Community Engagement and Schematic Design sessions, 2021
4. Government of Alberta (Health); Advancing Palliative and End of Life Care in Alberta, 2021
5. Government of Alberta (Seniors and Housing, Health); Strathmore LGA Seniors and Community Profile, 2021
6. MeyersNorrisPenny; Improving Quality of Life for Residents in Facility-Based Continuing Care, 2021
7. Covenant Health Palliative Institute; Building Compassionate Communities: Raising Awareness of Palliative Care and Advance Care Planning in Alberta, 2022
8. Government of Alberta (Seniors and Housing); Stronger Foundations: Alberta Affordable Housing Partnership Program, 2022
9. Public Policy Forum; Taking Back Health Care How to Accelerate People-Centered Reform Now, 2023
10. Derek Weiss, independent consultant; WHMB Need, Funding, and Financing Presentation, 2023





Our New Lodge:

The Need

Wheatland Housing Management Board (WHMB) has a credible history of fulfilling the provincial mandate given to municipalities to supply low-income housing for seniors for over 50 years. Wheatland Lodge was built in the 1960's. It is well cared for, but unfortunately outdated in structure and design. Wheatland County is an area of economic and population growth, and future demographic projections demonstrate an urgent need for seniors housing.

<p>Does Wheatland County really need a new lodge?</p>	<p>Yes. Regional demographics predict the need for 400 spaces in the next 20 years. 1 in 4 seniors over the age of 80 will need support for housing in our area. Our existing 89 room lodge has a waiting list for 20 seniors. Without new beds, this will never be resolved.</p> <p>Even worse, imagine the demand as more baby boomers enter their later years. WHMB hopes to start a 120 bed phased-in build east of Kinsmen Lake soon.</p>
<p>Why do seniors live in a lodge?</p>	<p>While each person's situation is unique, most seniors choose to move to a lodge once driving longer distances to services, mobility on stairs and in bathrooms, cooking or house maintenance, and social isolation are too great.</p>
<p>Didn't Sagewood fix the seniors housing needs in our area?</p>	<p>No. Sagewood serves a different need: both independent and Supportive Living Accommodation Standards SL3/SL4 or Long Term Care (LTC) settings. These are <i>care</i> supports. Seniors in a lodge do not require much care supports, just meals, light housekeeping, and social supports.</p>
<p>Aren't most people living longer in their own home?</p>	<p>Yes. Family and care services have done a great job helping our seniors stay in their homes longer. The average age for entry to the Lodge is now 89, and our seniors can expect to live for 5-10 years further.</p>
<p>If you build a new lodge will the old lodge be torn down?</p>	<p>No. To meet the rapidly increasing need for more spaces in our area our plan is to use the existing lodge for the next 20 years as part of the phased build of new space(s). There is no definitive future plan to "decommission" the old lodge or land but we'd be interested in your ideas.</p>



Our New Lodge:

The Need

<p>Won't the proposed Chara facility near Speargrass resolve the housing need?</p>	<p>No. It's our understanding that this proposed project depends on either a rental or investment option. A low income senior would likely be unable to invest. The Byma models target mostly a seniors demographic that do not typically require daily supportive services found in a lodge environment (remember only 1 in 4 will require it).</p>
<p>Are there other local private facilities providing congregate senior's care?</p>	<p>Yes. Lakeshore Manor in Chestermere has recently opened; it is a converted Best Western Hotel. WHMB believes we could better provide a variety of spaces and opportunities while living together with a design build specific to seniors.</p>
<p>Aren't seniors supposed to "age in place" in their own homes now?</p>	<p>Age in Place (AIP) is the ability to live in one's own home safely and independently regardless of income or ability. Alberta Health hopes to fund more in-home support in our rural area, but it's tough to find contract staff to go into remote areas. Actual time in the home is diminished by travel/commute time. So unfortunately, sometimes a move into a lodge setting is necessary. In the future, WHMB hopes to secure more funding to expand its own SL3 and SL4 care services to ensure all lodge residents can stay longer in their new home.</p>
<p>How did the covid pandemic affect seniors living in congregate facilities?</p>	<p>Unfortunately, Ontario and Quebec studies show there were more pandemic deaths in private care facilities than not-for-profit facilities like WHMB. In this situation, small is better, where dedicated staff tend to work in one facility only, and there is greater agility to deal with urgent situations.</p>
<p>What are the lessons from COVID in building the new senior's lodge?</p>	<p>Older buildings don't have specific aerosol ventilation or an ability to segregate individual areas rather than people; our new building design would be built with these up-to-date principles in mind.</p>
<p>Isn't it creepy to have a hospice located within a seniors' facility?</p>	<p>No. In fact we are replicating the new Alberta Health model throughout Alberta where two services are in one building (such as 26 bed Dulcina Hospice located in St Marguerite Manor LTC in Calgary). More often now organizations that work together get priority for funding from governments because there is huge savings in operating costs (land, kitchen, laundry, staff) as well as leveraging and synergies of similar goals (such as compassion, care, and local community backing).</p>



Our New Lodge:

The Need

<p>I think it might be upsetting to live so close to a hospice.</p>	<p>Most visitors find hospice settings comforting. Regardless, design plans are for a separate entrance, minimal foot traffic between the two areas, and a distinctly calm atmosphere that is very different from the unique vibe of active lodge life. On the other hand, Wheatland Area Hospice Society (WAHS) hopes the hospice will also have family visiting, volunteers coming and going, and even the great smell of cookies baking in their kitchen, just like the atmosphere in our new lodge.</p>
<p>Why not a stand-alone hospice?</p>	<p>Neighborhood zoning, parking for family, volunteers, staff, and service vehicles make placing a hospice in a residential neighborhood difficult. Additionally, operational costs would be higher as a stand-alone. A countryside location would be even more difficult: for example, for the daily delivery and security of narcotics, and ability to attract staff and doctors. Most new hospice beds are now within existing facilities and, following a long-standing hospice tradition, are free of charge to families. And fundraising by communities not government programs always raise 100% of the cost to build a hospice.</p>
<p>Once 120 spaces are added, when will the next phase roll out?</p>	<p>WHMB’s immense responsibility to provide seniors and low-income housing requires an immediate and ongoing response. We will continue to look at all options and likely continue with a phased in approach to add even more spaces at the new site.</p>
<p>Any last advice?</p>	<p>Just like building your home, WHMB is considering:</p> <ul style="list-style-type: none"> • Function: What do we need? • Form: What will the build look like? • Costs: Can we afford the cost and financing? <p>WHMB realizes this proposal is intimidating. But because of the incredible need to provide housing for our seniors who <i>built this community</i>, we must move towards the hard work, even if it is a bit overwhelming.</p>



Our New Lodge: The Build

There are 4 phases until construction starts. We recently hired a Project Manager to keep things moving, especially in directing the proposal forward to provincial and federal funding programs. Here at home, we must get letters of support from each of our councils.

<p>What are the new room standards required for seniors’s housing?</p>	<p>The new standard room size is 320 sq. feet. There will also be consideration for larger units to better accommodate couples. Some rooms in the current lodge are 195 sq. feet, so that’s a big difference. (a single car garage is 240 sq ft.)</p> <p>Rooms and hallways must be mobility friendly (walkers, wheelchairs) and bathrooms designed for better access and assistance.</p>
<p>Would adding on to the old lodge be a cheaper plan?</p>	<p>It's a nice thought, but while this may increase a few rooms in number, there is little area to increase common spaces and facilities (for example laundry and food service, or common sitting areas) needed for even a few more seniors. And if we built another floor, the structural integrity and foundation of adding an additional floor in a 60-year-old building would not sustain the weight load.</p> <p>Did you know that the lodge has deteriorating copper pipes? And it now requires 40 sump pumps in the basement! There is no air conditioning in residents’ rooms, and there are heating and ventilation issues both summer and winter. We like to think we’ve taken great care of this ol’ place, but time and precious history has taken her past her prime.</p>
<p>Were alternative locations considered?</p>	<p>WHMB reviewed all potential sites a few years ago and decided that the chosen site at Kinsmen Park best suited needs for zoning and size, and utilities access. (And plenty of parking!) Best of all, being close to downtown provides a very accessible social environment for our seniors. Alternate locations were discussed at open house meetings.</p>
<p>Why not build a simpler looking building? Wouldn’t that save money?</p>	<p>There are many considerations to cost; a “Big Box” design would save only 5% of total construction costs. Cost conscious decisions will be made as the work is refined. We do not want an institutional look and feel. It's a home. We hope for lots of windows in common areas and resident rooms, and easy access to the outdoor spaces (did you know a connection to the outdoors increases quality of life and helps prevent dementia?).</p> <p>We already have Phase 2 (80 beds) designed and accounted for in the original plans and site design. We will likely start on that upon</p>



Our New Lodge: The Build

	<p>completion of the first 120 beds, because the need is so high (400 beds in total in the next 20 years).</p>
<p>Will there be any sustainable practices as part of the build?</p>	<p>Yes. Geothermal heating and Live Roof are sustainable features that could be incorporated into the build and improve the probability of government loans. As work progresses the cost-benefit of many of the options will be reviewed in greater detail.</p>
<p>Tell me about ground/environment assessments at the Kinsmen site.</p>	<p>Extensive early ground sampling is decent and satisfactory. Remember that if there was worrisome soil it likely will be removed for the basement.</p> <p>Ongoing geotechnical evaluation and due diligence will continue throughout each of the 4 planning phases.</p>
<p>Will the new build be only for low-income seniors?</p>	<p>All our lodge spaces will be below market value rent in Alberta. Some spaces will cost seniors a bit more than charged now based on design (i.e. studio or bedroom suite). We've named these Community Service and Community Affordable A and B spaces. We will maintain the existing low-income spaces at the old lodge for another 20 years.</p> <p>Regardless of name or number, what's important is we are providing much needed affordable living spaces as our seniors/baby boomer (1946-1964) population ages.</p>
<p>How will the new lodge benefit others in our community?</p>	<p>Our lodge will create economic benefits such as jobs in construction (over 34 months) and in seniors care and services (social supports, recreation therapy, personal attending, food services, transportation, outdoor maintenance).</p> <p>A local downtown lodge encourages extended families to view the whole of Wheatland County not as a bedroom community but as a self-sustaining multi-generational community. Future school children and clubs can continue to visit there for performances and crafts as they have for generations, and seniors will feel respected and valued as they maintain their connection physically and cognitively to others in the community.</p>



Our New Lodge: The Cost

WHMB is entering Phase 1 of a large, multi-part building and design process. As with any major project, there is much to consider and many moving parts. With each phase (there are 4) we will have clearer financials and hope for respect and patience during the process.

<p>How much will a new seniors facility cost?</p>	<p>Approximately \$53M. As with all large design and construction projects, costs will be refined with each phase of project management.</p> <p>The costing of the hospice within the building will be evaluated as a separate project and funded all through community fundraising.</p>
<p>How will this be paid for?</p>	<p>12% will be paid by our municipalities as capital (down payment) and over 50 years the Canada Mortgage and Housing Corporation (CHMC) loan repayment will be required (similar to paying a private mortgage).</p> <p>88% will be provided upfront by provincial and federal loans and grants intended to support general affordability of housing.</p> <p>We expect to obtain loans with interest rates about 2.8-3.8% for the first 10 year term, which is a great deal. Contributions by municipalities on the mortgage payments are estimated at \$700,000 per year. This value will be refined as construction costs are better aligned to time of market value, the interest rate is confirmed, and the proposed revenue model (rent and lodge services will generate income) is verified.</p>
<p>What if WHMB is not chosen to get provincial funding?</p>	<p>Our proposal is very strong. But the competition is tough for limited funds. If WHMB is unsuccessful in getting this portion then unfortunately we must consider increasing the upfront municipal portion (down payment). Or wait to see if the seniors housing program is renewed by future Alberta governments.</p>
<p>I hear the County is concerned because it needs to pay a greater percentage of the cost.</p>	<p>Yes. In every jurisdiction in Alberta tax assessment (land and upgrades) determine the proportion of funding each municipality pays for senior's housing costs. While it seems unfair because Wheatland County has less residents, their assessed land value is in fact greatest. Imagine hoping to pay taxes only on how few people live in your house, not what your house is worth.</p>
<p>Are we a priority for provincial funding?</p>	<p>No specific community has been identified as a priority.</p> <p>Proposals are evaluated on a scoring system based on:</p> <ul style="list-style-type: none"> ● Costs, Equity, Contributions, Value for Money ● Project Planning and Design ● Operations planning, Capability, and Financial Sustainability, Minimize operational and Maintenance life cycle cost. ● Locations, Benefits to community, Service delivery to special needs groups, Proximity to complementary service providers, transit, and employment opportunities ● Environmental sustainability and Accessibility



Our New Lodge: The Cost

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Notes
<i>CMHC maximum value at 75% loan to equity ratio</i>
<i>Maximum value based on stated program conditions</i>
<i>Estimated value</i>
<i>Remaining project equity required</i>
Estimated Project Budget

The one-time capital requisition is demonstrated below based on equalized assessment (the down payment):

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