



Spunky town

A lap in the pool, then a pint at the pub — could it be that the best things in life come with retirement?

By Alex Newman

Henry and Joan Owen are pretty typical of today's seniors — active, highly social and dismissive of retirement homes. “Depressing,” Ms. Owen says of them.

But after returning from vacation a few years ago to a cancer diagnosis, their attitudes changed. In spite of days spent hiking and touring through England and Italy, Ms. Owen's diagnosis, treatment and consequent osteoporosis demanded a change in living situation. They loved their condo at The Tides at Mystic Pointe in South Etobicoke, but needed more. And when their daughter sussed out Hearthstone by the Bay in Etobicoke, they bought immediately because of its balance of active lifestyle and access to discreet medical facilities.

Top of Mr. Owen's list, though, is the pub and its inexpensive drinks, snooker league and big-screen TV equipped with Wii. “Never fails to get us out — playing golf and 10-pin bowling with a bunch of geriatrics is hilarious,” he admits.

The other amenities, including a gourmet restaurant, greenhouse, cinema, spa services, resistance pool, theatre and shopping, make it like a “five-star hotel,” Mr. Owen adds.

But it's the health-care component that makes such a difference. Close at hand is a fully staffed health and wellness centre on the main floor, walk-in clinic attached to the building, and each suite is equipped with a bell pull for emergency service.

Although the Owens, at 84, are on the older end of the retirement scale, there's a huge “retiree bulge about to happen,” says Gerry Kowalski. His luxury enclave, Silver

Beach, in Haliburton is touted mainly for lifestyle, but the homes have been constructed with aging in mind: main-floor laundry, no-steps bungalow designs, capacity for elevators and chair lifts, easy step-in showers, light switches at door-handle height, extra-wide doorways, faucets and door handles for arthritic hands, and reinforced walls for grab bars in the bathrooms.

With onsite massage therapy, a nutritionist, hairdresser, aestheticians, “and a bit of home care, the elderly can stay in a community — and are not cut off — for a lot longer,” Mr. Kowalski says.

Susan Gerard, vice-president of marketing and communications for Amica, can relate. Baby Boomers have a hard time with the “R-word — retirement,” she says. “No sitting in rocking chairs, and no nursing homes, thanks very much.”

Amica, she says, has figured out a lifestyle that keeps seniors both active and close to healthcare. Because the company purchases enough land to build rental and condo-owned towers, it's able to offer full amenities, including a fitness centre, pool, fine dining, as well as assisted-living services in one building, and offer access to that for the residents of the other. And with an internal walkway between the two buildings, condo owners can access the amenities housed in the rental building.

It seems to work well, Ms. Gerard says. “If one of the condo residents needs to go into the hospital for an operation, they can get convalescent care within the rental, without losing their condo home.”

Amica has just launched The Bayview at

The Bayview's double-whammy for the more mature: a pool and medical services.



the corner of Bayview and Sheppard, which is attached to their rental building Amica at Bayview Gardens. As Ms. Gerard explains, younger seniors prefer to own, “because it gives them an asset, but the connection to fitness centre, indoor pool, licence pub, dining room and health facilities gives assurance of necessities.”

Sadly, these compromise housing types are few and far between. Most are either strictly active lifestyle, touting wine tastings, golf games and theatre outings (forget medical care), or at the other end, dreary, red-brick institutional nursing homes that scream: End Of Life.

This housing gap is what intrigued Ian Smith and his business partner Graham Chalmers when they launched Grenadier Landing, a condo in South Etobicoke. “We had a lot of interest there from empty nesters,” Mr. Smith says. “They liked the area, wanted maintenance-free living, but we could see that some of them needed more assistance.”

Identifying where there might be a demand spurred the pair to investigate further. Market research showed them what retirees wanted — to be close geographically to their old neighbourhood, to own their suite and to have access to amenities

that included medical services.

What existed, though, was far from the dream — a host of mini rental suites, or lifestyle communities or nursing homes. Nothing in between until they came across Hearthstone in Burlington, which “felt more like a hotel, or a club, than an institution,” Mr. Smith says.

They strived to replicate it — first of all by contracting the same service operator for the Burlington property, so they could use the name. Units started in the mid-\$200,000s and were regular-designed suites, with full kitchen.

“If you moved in at 65, you could live

very conveniently without help, but had the option to step up the level of servicing as required," Mr. Smith says.

Mr. Smith believes lack of available money is why the concept has been so slow to catch on. "Financial institutions expect a certain amount of presales before they will lend, but this demographic is reluctant to invest until they see actual suites in an actual building. It's a catch-22."

Although plenty of developers have come to look around Hearthstone, Mr. Smith suspects the economic situation put a "damper" on going ahead.

Nonetheless, interest is spreading. Lynde Creek Manor, just north of Whitby, for example, is about to increase its offerings. Until now, seniors could either buy a life-lease bungalow, or rent a unit in the all-inclusive manor lodge with its 24-hour healthcare, meals and activities. For \$240 a month in maintenance fees, those living in the bungalows could participate in activities — and even pay into a meal plan — but had no access to health services.

That will change this summer when construction on an addition to the manor commences, creating two-bedroom and one-bedroom-plus-den suites with access to all facilities. After that's completed, a life-lease building will be started, where residents there and in the bungalows will have full access to the assisted living program.

The original idea, explains Karen Williamson, Lynde Creek's general manager, was to facilitate the move from independent living in bungalows to assisted living in the manor. Once people found they could no longer handle living on their own — cooking and cleaning — they'd have a place nearby to move to.

"It used to be the manor and village were separated," Ms. Williamson says. "But we're now putting them together and the goal is for aging in place before residents have to go to the manor."

The demand for more comprehensive services has come from Baby Boomers. They're used to being active, and their families have limited time to care for an elder parent. Living alone isn't the answer, either, she says, as that puts people at greater risk for malnutrition, falls and heart problems.

Nursing homes are just "depressing," says Joan Owen. And if you can provide a healthy balance between living actively, and adequate health care access, you have a winning combination, she says. ■■



EMPTY NEST, OPEN LIVING

U of T social work professor Esme Fuller-Thomson specializes in gerontology and says many new developments fall outside urban centres, where land is cheaper, so they must attract healthy active older adults who still drive. Even if active and healthy, she says, seniors need to consider several things before making a move:

- 1) Look at modes of transportation. You may drive now, but at some point, you may not be able to. Find out if public transit is accessible, and how not driving will affect your life.
- 2) Consider how close you are to loved ones. At 65, you can expect another 20 years of

easy living, but if you're already 80, you need to consider how easy it will be for children to care for you if/when you need it.

- 3) How close is the hospital, and are doctors available, or is there a long waiting list?
- 4) Is the house or condo you've purchased easy to convert, say, to add an elevator or a live-in caregiver suite, even if it's a bungalow?
- 5) Neighbours: There are advantages to having an active group of retirees nearby to do things with.
- 6) Being close to your religious community may be important, so locate a place of worship in the neighbourhood.
- 7) If you have hobbies such as golf or hiking, look into whether you are moving into a likeminded community.