



Westwinds
Communities

2024-2026 BUSINESS PLAN

833 – 9 Street SW, High River, Alberta T1V 1C3 Telephone: 403.652.8600

Website: www.westwindscommunities.ca

Approved: June 25, 2024

TABLE OF CONTENTS

Topic	Page	
Table of Contents	2	
Executive Summary	3	
Guiding Principles	4	
Overview	5	
Strategic Priority Initiatives and Performance Measurers	6	
Capital Development	13	
Appendices	16	
1. Portfolio Summary, Demographics and Waitlist		
2. Environment Scan and Situational Analysis		
3. Market Analysis		
4. Financial Plan and Forecasts		
5. Definitions		

EXECUTIVE SUMMARY

Demand in the affordable housing sector is unprecedented with every level of government engaged in affordable housing growth and the allocation of resources. To respond, Westwinds Communities is positioning for rapid growth in the affordable housing and near market portfolios with limited resources, creativity, determination and the ability to pivot. Our vision is aggressive representing 24% growth over the next four years. We plan to:

- ❖ Develop up to 98 units of affordable and mixed market housing in Okotoks;
- ❖ Secure land to replace High Country Lodge (circa 1977) and provide an opportunity for a small care home (assisted living) to be co-located;
- ❖ Maintain flexibility to capitalize on government programs that increase housing supply and or subsidizes for our communities; and
- ❖ Engage and work with our local municipalities to increase the affordable housing supply.

This vision cannot materialize without strong community support within Westwinds, our local communities and stakeholder organizations. As of the writing of the business plan, the waiting lists for all programs are at an all time high and growing. Now is the time to continue to advocate and work toward innovative solutions that target affordable community growth recognizing Westwinds cannot be the only local participant but a reputable and available partner.

Internally we will continue to maintain and enhance our customer service providing high quality hospitality, well maintained facilities and a balanced approach to property management services. We will strive to utilize technology to improve services to our residents and tenants while maintaining strong relationships.

Our vision at the end of 2026 is to be positioned to support almost 100 new households and plans to grow the organization in the next business cycle in the retirement living, assisted living (partnership) and near market housing programs.



GUIDING PRINCIPLES

At Westwinds Communities, we care about people. We believe that safe, high-quality affordable housing is critical to the health and wellbeing of individuals, families and entire communities. Since 1960, we've provided supportive living, subsidized housing and rent supplement programs to more than 57,000 people across all life stages.

We help seniors stay in their communities, provide children with bedrooms to call their own and ensure single parents don't need to choose between putting food on the table and putting a roof over their family's heads. When people have a safe and secure place to call home, they are able to put down roots, build social supports and make meaningful contributions that strengthen their families and communities.

Our Vision, Mission and Values are foundational to everything we do from hospitality services to property management and program administration.

Our Vision is safe, affordable homes, sustainable communities.

Our Mission is to provide safe, high-quality affordable homes and services that strengthen our communities and enhance the well-being of the seniors, families and individuals who call them home.

We model our Values.

- ❖ **Respect** We cultivate inclusive environments where every person is valued, personal choice is embraced, and independence is respected.
- ❖ **Accountability** We are accountable to our clients, stakeholders, employees and communities. Our commitment to excellence is reflected in every decision we make and how we manage our resources.
- ❖ **Service Excellence** We are professional in all that we do and work hard to exceed expectations. We take time to do the little things that brighten peoples' days and are committed to improving the way community members live.
- ❖ **Safety** We are committed to the safety of our clients, employees, and stakeholders. We follow protocols and take responsibility for ourselves and those around us.
- ❖ **Innovation** We foster a culture of continuous improvement; developing creative solutions that deliver on our mission and meet the emerging needs of our communities.
- ❖ **Community** We strive to build and sustain community in the places where we live, work and grow. We are mindful of how our decisions affect our families, friends, neighbours and the Foothills Region.

At Westwinds, we care. We care about our people, our properties and the communities we call home.

OVERVIEW

The Westwinds Communities Board of Directors is the governing body of the organization. The Board of Directors is represented by five municipally appointed directors, one municipality appointed member at Large and three members-at-large appointed by the Board. The Westwinds Communities' members are Foothills County, the Town of Diamond Valley, the Town of High River, the Village of Longview and the Town of Okotoks.

Westwinds Communities is established by a Ministerial Order (MO) and is governed by the provincial Alberta Housing Act and its Regulations through the Ministry of Alberta Seniors, Community and Social Services. In accordance with the Act and by Agreement of the participating partner municipalities, Westwinds Communities operates three Seniors Retirement Living Communities (Lodges). In addition, Westwinds manages seven Seniors' Independent Living Communities (Self Contained Apartment Buildings), Community Housing and the regional Rent Assistance Benefit program.

Westwinds Communities owns High Country Lodge and Medicine Tree Manor in addition thirty-two near market housing units and operates a sixty-two unit apartment in High River as a mixed model market/affordable/subsidized product on behalf of the Ministry of Alberta Seniors, Community and Social Services.

The 2024-2026 business plan is developed based on priorities of the 2022-2026 Westwinds Communities Strategic Plan and was created in 2024 following a Board of Directors planning day held on January 26, 2024. The plan aligns with previous Westwinds Communities business plans and the needs assessment for the Town of Okotoks, the Town of High River and the former Town of Black Diamond. The business plan was adopted by Westwinds Communities on June 25, 2024.

STRATEGIC PRIORITY INITIATIVES AND PERFORMANCE MEASURERS

1. Innovative Housing Solutions

Objective: Explore innovative and viable housing solutions and services in targeted growth communities.

1.1. Develop/acquire up to 98 units of affordable housing in Okotoks for singles, families, and seniors.

Strategies	Timeline & Key Lead	Actions	Performance Measures
1. Evaluate partnership and fund development options to increase project viability which compliments Westwinds proposed developments.	2024-25 CAO, Board	<ul style="list-style-type: none"> ➤ Board approval of MOU/operational contract and or fund development agreement. ➤ Maintain nimbleness to respond to a variety of granting programs to fund proposed development. 	<ul style="list-style-type: none"> ➤ Aligns with Westwinds partnership guidelines. ➤ Materially saves capital and or operating. ➤ Materially benefits Westwinds tenant's services and or quality of life. ➤ Satisfactory partnerships.
2. Secure provincial and federal capital funding and or financing.	2024-2026 CAO, Director of Finance & Admin.	<ul style="list-style-type: none"> ➤ Apply for capital funding financing and grants. ➤ Stacking of government contributions. ➤ Consider existing asset sales by Westwinds in Okotoks. 	<ul style="list-style-type: none"> ➤ Stakeholder capital funding approval. ➤ Viable projects. ➤ New units.
3. Construct or acquire and commission up to 98 units affordable /mixed market development.	2024-25 CAO, Director Maintenance Ops, Management Team	<ul style="list-style-type: none"> ➤ Project constructed within specified timelines at or below budgeted costs. ➤ Project constructed to expected standards. ➤ No material warranty issues. ➤ Building construction in phases based on capital funding. 	<ul style="list-style-type: none"> ➤ Project completed within timeframes of capital funding and financing. ➤ Project completed on budget. ➤ New homes for clients. ➤ Quality construction. ➤ Operationally viable. ➤ Full occupancy within six months of occupancy. ➤ Tenant service and property satisfaction rating exceeds 80% benchmark.

1.2. Acquire title to 711 Government Road, Diamond Valley, to redevelop High Country Lodge and create a campus of care model for the community.

Strategies	Timeline & Key Lead	Actions	Performance Measures
1. Acquire title to 711 Government Road.	2024-2026 CAO, Board	<ul style="list-style-type: none"> ➤ Advocate for the land transfer of 711 Government Road, Diamond Valley, Alberta. ➤ Determine if province is willing to subdivide land at the time of transfer. 	<ul style="list-style-type: none"> ➤ Land acquisition at minimal cost.
2. Subdivide 711 Government Road and seek land use/zoning clarification and or change.	2026-2027 CAO, Director of Maintenance Ops	<ul style="list-style-type: none"> ➤ Review Public Service zoning, amend if required. ➤ Determine current infrastructure requirements and site servicing expenses. ➤ Develop a master plan incorporating the replacement of High Country Lodge, a small care home and affordable housing. ➤ Seek grants to defray site subdivision costs. ➤ Subdivide the site based on the master plan. 	<ul style="list-style-type: none"> ➤ Development ready site. ➤ Financially feasible site servicing and subdivision.
3. Advocate the Town of Diamond Valley for the financial resources necessary to replace High Country Lodge.	2026-2027 Board	<ul style="list-style-type: none"> ➤ Develop a business case for redeveloping High Country Lodge. ➤ Seek support of Town of Diamond Valley and financial commitment to assist in supporting High Country Lodge replacement. ➤ Develop communication material for residents, tenants and the public on the proposed replacement of High Country Lodge. 	<ul style="list-style-type: none"> ➤ Confirmed municipal funding of a minimum 5% to contribute toward the capital replacement of High Country Lodge. ➤ Community support for lodge replacement.
4. Explore partnerships and capital grant funding to replace High Country Lodge.	2026-2028 CAO, Director of Finance and Admin	<ul style="list-style-type: none"> ➤ Apply and confirm funding commitments. ➤ Viable operating financial proformas and capital budgets. ➤ Develop reserve allocation for building replacement. ➤ Develop a fund development program. 	<ul style="list-style-type: none"> ➤ Confirmed funding – grant, financing, fund development.

1.3. Identify and prioritize innovative affordable housing solutions to meet the needs of a variety of clients.

Strategies	Timeline & Key Lead	Actions	Performance Measure
1. Explore Municipal Partnerships	2024-2026 CAO, Board of Directors	<ul style="list-style-type: none"> ➤ Provide education and assistance on municipal options to increase the opportunity for affordable housing development. ➤ Liaise with local municipalities on affordable housing strategies. ➤ Explore options to partner with local municipalities in new affordable housing development including offering tenant selection and property management services. ➤ Westwinds ensures viable operation and appropriate level resource allocation of any proposed partnership. 	<ul style="list-style-type: none"> ➤ Municipalities commit to expanding affordable housing. ➤ Successful and satisfactory municipal partnerships. ➤ Financially viable Westwinds partnerships.
2. Transition an additional two units at Coal Trail Residences to social housing.	2024 CAO, GM	<ul style="list-style-type: none"> ➤ Maintain existing financial viability. ➤ Property adheres to tenant benchmark satisfaction ratings. 	<ul style="list-style-type: none"> ➤ Increased social housing in High River.
3. Explore options for technology to enhance or streamline services.	2024-2026 All management	<ul style="list-style-type: none"> ➤ Review cost benefit of technology innovations and new equipment to enhance services, enhance efficiencies and or streamline service delivery. 	<ul style="list-style-type: none"> ➤ Maintain client satisfaction. ➤ Improve service. ➤ Streamline operations.

2. Sustainable Practices

Objective: Optimizing resources to support sustainable practices.

2.1. Enhance service excellence through training, innovative opportunities and technology.

2.2. Maintain an operational focus working toward sustainable operations.

2.3. Safeguard our people.

Strategies	Timeline & Key Lead	Actions	Performance Measures
1. Complete Yardi implementation – inspection portal, asset management, inventory control, and rent café.	2025-2026 Director Finance Director Maintenance Operations	<ul style="list-style-type: none"> ➤ Implement Yardi inspection portal, asset management, inventory control, and rent café. ➤ Educate and train end user on system use. ➤ Automate intake for new applicants. ➤ Activate tenant portal. 	<ul style="list-style-type: none"> ➤ Effective usage of Yardi modules by end users. ➤ 80% Client satisfaction with intake and tenant portal.
2. Integrated new payroll system into Westwinds operations.	2024 Director of Finance	<ul style="list-style-type: none"> ➤ Transition payroll from ADP to UKG. ➤ Integrate features to enhance human resource metrics and financial monitoring and reporting. ➤ Train employees and management on new system use and features. 	<ul style="list-style-type: none"> ➤ 80% employee satisfaction with new system. ➤ Error free payroll. ➤ Improved reporting metrics.
3. Maintain service benchmarks at 85%: a. All Surveys: Residents, tenants, employees, Board of Director, volunteers b. COR Certification c. Accommodation Standards	2024-26 Management team, H&S Coordinator	<ul style="list-style-type: none"> ➤ Surveys: Annual or bi-annual evaluation. ➤ Annual re-certification. 	<ul style="list-style-type: none"> ➤ Attain or exceed internal stakeholder benchmarks. ➤ Safe workplace.
4. Service streamlining: a. Review administrative practices. b. Vended laundry system.	2024-2026 Management Team	<ul style="list-style-type: none"> ➤ Department review of operational practices to reduce redundancy and gain efficiency. ➤ Communication to residents and tenants on vended laundry system. 	<ul style="list-style-type: none"> ➤ Efficient operations. ➤ Reduced expenses.

Strategies	Timeline & Key Lead	Actions	Performance Measures
<p>5. Explore service scope enhancements:</p> <ul style="list-style-type: none"> a. Volunteer online onboarding. b. Recreation Assistant 1 – 0.4 FTE). c. Contract human resources management. d. Review operational bottlenecks. e. Employee scheduling tool. f. Electric charging stations. g. Automated floor cleaning. h. Improve resident quality of life. 	<p>2024-26 Management team, Recreation Coordinators, Supervisors, All employees</p>	<ul style="list-style-type: none"> ➤ Develop online tool for new volunteers based on employee online system. ➤ Develop position description and scope for new positions. ➤ Evaluate service constraints to improve delivery, reduce redundancy and workload. ➤ Revise housekeeping schedules and educate residents and employees on automated cleaning systems. ➤ Participate in casino, dedicate funds to enhance resident quality of life. 	<ul style="list-style-type: none"> ➤ Enhance volunteer on boarding. ➤ Improved volunteer retention. ➤ Enhance Westwinds overall employment experience. ➤ Reduce year round workload constraints. ➤ Reduce scheduling errors. ➤ Improve service and revenue streams. ➤ Increase operational efficiency. ➤ Reduce workplace incidents. ➤ Improvement in resident quality of life.

3. Invest for Success, Cooperative Partners

Objective: Engage emerging and key stakeholders in enhancing the local affordable housing sector including municipal opportunities, community investment, best practices and partnerships.

3.1. Strengthen collaborative partnerships with local agencies, community groups, private sector and municipalities to enhance opportunities for housing and support services.

Strategies	Timeline & Key Lead	Actions	Performance Measures
1. Secure long term funding options for Tenant Support Coordinator.	2024 – 2025 CAO	<ul style="list-style-type: none"> ➤ Tenant Support Coordinator program evaluation. ➤ Blog post and Ministry report. 	<ul style="list-style-type: none"> ➤ 85% bi-annual client satisfaction. ➤ 2% annual program growth.
2. Support a community wide emergency fund for housing and utilities for low income households.	2024 CAO	<ul style="list-style-type: none"> ➤ Collapse emergency fund into a community fund. 	<ul style="list-style-type: none"> ➤ Westwinds clients have access.

3.2. Foster an environment to engage, understand and meet the needs of our client and local communities.

Strategies	Timeline & Key Lead	Actions	Performance Measures
1. Supplemental strategies: <ul style="list-style-type: none"> a. Invite key stakeholders to our facilities to enhance knowledgeable about Westwinds operations and funding. b. Build relationships early with target groups before they need Westwinds. c. Creative funding options. d. Increased government advocacy. 	2024-26 Management Team, Board, Communication Coord., Human Resource Consultant.	<ul style="list-style-type: none"> ➤ Government tours. ➤ Broader presence in communities – Okotoks office. ➤ Create a capital fundraising strategy. ➤ Regular key messages to government. ➤ Communication to employees on Westwinds operations and finances. 	<ul style="list-style-type: none"> ➤ Increased positive perception and knowledge of Westwinds services and facilities. ➤ Successful fundraising. ➤ A go to voice in government for small urban and rural Housing Management Bodies. ➤ Increased stakeholder understanding of Westwinds services and activities.

Strategies	Timeline & Key Lead	Actions	Performance Measures
2. Implement 2024-2026 Communication Plan.	2024-26 CAO, Board, Communication Coord.	<ul style="list-style-type: none"> ➤ Lead discussions initiatives. ➤ Encourage connections initiatives. ➤ Enable our team initiatives. ➤ Empower our residents and tenants initiatives. ➤ Advocate for policy changes. ➤ Enhance industry engagement. 	<ul style="list-style-type: none"> ➤ 25% increase community awareness and recognition of Westwinds and its services. ➤ Successful advocacy strategies. ➤ Increased community support for new affordable housing. ➤ Provincial policy changes.

3.3. Maintain an industry leadership role with respect to best practices, innovation and advocacy.

Strategies	Timeline & Key Lead	Actions	Performance Measure
1. Advocate government for red tape reduction and viable funding programs.	2024 -2026 Board	<ul style="list-style-type: none"> ➤ Communicate to stakeholders’ strategies which enhance operations and reduce red tape for Westwinds. ➤ Advocate for an annual 3% increase in Rental Assistance Benefit (RAB) Program funding. ➤ Advocate for dissolution of property tax in affordable housing. ➤ Annually secure capital funding of \$235-507K for the Affordable Housing Program. ➤ Annually secure operating and capital grants for retirement living program. 	<ul style="list-style-type: none"> ➤ Equitable funding between the municipal and provincial stakeholders. ➤ Eliminate property taxes for Westwinds. ➤ Increase operational sustainability. ➤ Increase of 7-10 units per year in the RAB program. ➤ Maintain functionality and market relevance in provincial and Westwinds housing assets. ➤ Reduction in government directed administrative processes for Westwinds.

CAPITAL DEVELOPMENT**1. D'Arcy, Okotoks (2025-2027 construction)**

- Phase 1 – 10 units
- Phase 2 - 28 units
- Phase 3 – 60 units

Construction Costs	Phase 1 & 2	Phase 3
Land	989,000	1,000,000
Soft Costs	1,498,857	1,284,000
Hard Costs	13,056,257	10,870,000
Contingency	1,037,500	1,241,000
Total	16,081,614	14,385,000

Project Funding	Phase 1 & 2	Phase 3
Westwinds Communities	\$ 3,600,000	\$ 176,000
Donation	0	2,750,000
Town of Okotoks	1,593,257	1,000,000
CMHC Affordable Housing Fund and Seed Funding	7,651,898	5,344,000
AHPP	3,211,459	5,100,000
FCM Seed Funding	25,000	25,000
Total	16,081,614	14,385,000

Annual Operating Proforma	Phase 1 & 2	Phase 3
Total Revenue	\$ 688,103	\$651,980
Total Expense, Interest, Principle and Reserve	655,512	585,495
Net Revenue Over Expenditures	32,591	66,485

2. 711 Government Road, Diamond Valley, Alberta (2026-2027)

Preliminary Development for High Country Lodge replacement, small homes and affordable housing.

Project Costs	
Land (AHSC Donation)	10
Soft Costs	699,990
Total	700,000

Project Funding	
Westwinds Communities	\$450,000
CMHC Seed Funding	250,000
Total	700,000

3. Sandstone Lodge (2027-2028)

Provincial Modernization – Dining Room expansion and bathroom accessibility renovation

Project Costs	
Dining Room Expansion and Bathroom Suite Modernization	2,700,000
Total	2,700,000

Project Funding	
Westwinds Communities	270,000
AHPP	2,430,000
Total	2,700,000

4. Capital Maintenance and Renewal

Retirement (Supportive) Living

Project Category	Project Description	2025/2026	2026/2027	2027/2028
Corporate Office				
Bldg Interior	Office Reno	\$ 15,000	\$ -	
	Total	\$ 15,000	\$ -	\$ -
Medicine Tree Manor				
Grnds Maint	Sidewalk replacement		\$ 22,500	
Grnds Maint	South parking lot - asphalt	\$ 95,000		
Plumbing	Suite renewals (showers)	\$ 10,000	\$ 10,000	\$ 10,000
Plumbing	Hot water tank replacement			\$ 30,000
	Total	\$ 105,000	\$ 32,500	\$ 40,000
High Country Lodge				
Grnds Maint	Sidewalk replacement		\$ 22,500	
	Total	\$ -	\$ 22,500	\$ -
Sandstone Lodge				
Grnds Maint	Sidewalk replacement		\$ 20,000	
Exterior	Window replace - common	\$ 60,000		
Interior	Suite door hardware		\$ 110,000	
Elevator	Moderization	\$ 125,000		
Interior	Handrail upgrade - maint. free			\$ 35,000
Interior	Suite renewals	\$ 20,000	\$ 20,000	\$ 20,000
Bldg Envelope	Eves and downspouts			\$ 20,000
	Total	\$ 205,000	\$ 150,000	\$ 75,000
Contingency		\$ 15,000	\$ 15,000	\$ 15,000
Retirement (Supportive) Living Yearly Totals		\$ 340,000	\$ 220,000	\$ 130,000

Near Market Housing 2025 – 2028

Project Category	Project Description	2025	2026	2027	2028
Coal Trail Residences					
HVAC	Replace main floor MUA	\$ 40,000			
HVAC	Replace third floor MUA				\$ 20,000
Bldg Interior	Common area painting			\$ 15,000	
Bldg Envelope	Flashing & baffles on windows		\$ 7,500		
Bldg Envelope	Vinyl siding on decks - repairs		\$ 7,500		
Bldg Interior	Common area flooring		\$ 25,000	\$ 25,000	\$ 20,000
	Total	\$ 40,000	\$ 40,000	\$ 40,000	\$ 40,000

Project Category	Project Description	2025	2026	2027	2028
Okotoks 1	Interior	\$ 10,000			
Okotoks 1	Roof replacement				\$ 17,500
Black Diamond	Hot water tank replacement		\$ 12,000		
Turner Valley	Hot water tank replacement			\$ 12,000	
	Total	\$ 10,000	\$ 12,000	\$ 12,000	\$ 17,500

Affordable (Social) Housing

Project Category	Project Description	2025/2026	2026/2027	2027/2028
Spitzee House				
Grnds Maint	Sidewalk replacement		\$ 15,000	
Plumbing	Hot water tank replacements	\$ 35,000		
Bldg Interior	Common area flooring			\$ 45,000
Bldg Interior	Suite renewals	\$ 30,000	\$ 30,000	\$ 30,000
	Total	\$ 65,000	\$ 45,000	\$ 75,000
Soderberg House				
Grnds Maint	Sidewalk replacement		\$ 15,000	
Plumbing	Hot water tank replacement	\$ 17,500		
Bldg Enevelope	Exterior bldg painting		\$ 35,000	
Bldg Interior	Common area flooring			\$ 30,000
	Total	\$ 17,500	\$ 50,000	\$ 30,000
Glen Mead Park 1				
Electrical	Intercom replacement		\$ 15,000	
Grnds Maint	Sidewalk replacement	\$ 15,000		
Bldg Interior	Suite renewals	\$ 15,000	\$ 15,000	\$ 15,000
	Total	\$ 30,000	\$ 30,000	\$ 15,000
Glen Mead Park 2				
Grnds Maint	Sidewalk replacement	\$ 15,000		
Bldg Interior	Suite renewals	\$ 15,000	\$ 15,000	\$ 15,000
	Total	\$ 30,000	\$ 15,000	\$ 15,000
Glen Mead Park 3				
Bldg Envelope	Window replacement		\$ 90,000	
Grnds Maint	Sidewalk replacement			\$ 15,000
Grnds Maint	Parking lot resurface	\$ 125,000		
HVAC	Boiler replacements	\$ 60,000		
Electrical	Intercom replacement		\$ 25,000	
Electrical	Fire alarm system replacement			\$ 35,000
	Total	\$ 185,000	\$ 115,000	\$ 15,000
Sheep River House				
HVAC	Corridor MUA unit Replacements	\$ 50,000		
Electrical	Fire alarm system replacement			\$ 35,000
Bldg Interior	Suite renewals	\$ 30,000	\$ 30,000	\$ 30,000
	Total	\$ 80,000	\$ 30,000	\$ 65,000
Valley Villa				
Bldg Envelope	Exterior bldg painting		\$ 15,000	
Bldg Envelope	Roof replacement	\$ 50,000		
Bldg Interior	Suite renewals			\$ 20,000
	Total	\$ 50,000	\$ 15,000	\$ 20,000
Okotoks 1 - Duplexes				
Bldg Envelope	Roof replacement	\$ 50,000		
	Total	\$ 50,000	\$ -	\$ -
Affordable (Social) Housing Total		\$ 507,500	\$ 300,000	\$ 235,000

Appendices	
1.	Portfolio Summary, Demographics and Waitlist
2.	Environment Scan and Situational Analysis
3.	Financial Plan and Forecasts
4.	D'Arcy Capital and Operating Budgets
5.	Definitions

Westwinds 2024-2026 Business Plan Appendices

1. Portfolio Summary, Demographics and Waitlist

Portfolio	Lodge	Management Body - Affordable			Near Market
Program	<p><u>Retirement Living</u> Accommodation and support services for seniors who do not require a health care center. Services include private rental of studio accommodation, a safe and accessible environment, meals and snacks, housekeeping, social and recreational activities, 24 hour non-medical monitoring, emergency response, basic living services and access to personal care.</p>	<p><u>Independent Living</u> Self-contained rental units for seniors who are functionally independent. Each unit has its own living space, bathroom and kitchen facilities. Westwinds provides property management to these communities.</p>	<p><u>Family Housing</u> Affordable rental accommodation to low and moderate income families, senior citizens, the physically challenged, and others who are unable to obtain adequate and affordable housing in the private sector.</p>	<p><u>Rent Supplement</u> Assists households in need to obtain affordable and suitable rental accommodation by subsidizing rents in approved private sector rental accommodation.</p>	<p><u>Near Market Housing</u> Rental accommodation to working families and those with special needs at a rate of not less than 10% below current market rent within the respective community.</p>
Operational Funders	Municipalities within Foothills County & Alberta Seniors, Community and Social Services	Alberta Seniors, Community and Social Services			None
Ownership: Westwinds Communities (book value)	Medicine Tree Manor –100 suites (\$23M) High Country Lodge – 41 suites (\$4M)				Okotoks – 19 Diamond Valley –13 (\$7.36M)
Ownership: Alberta Social Housing Corporation	Sandstone Lodge – 46 suites	Soderberg House – 20 Spitzee House – 30 Glen Mead Park – 40 Sheep River House - 24 Valley Villa - 4	Okotoks – 12 (3 four-plexes)		Coal Trail Residences – 62 affordable and mixed market (property management)
Households Served - Monthly	187	118	12	283 households	94 households

Westwinds 2024-2026 Business Plan Appendices

Demographics and Waitlist

Retirement Living

- 2023 turnover 36%
- Average age: 83.4 years
- Average Monthly Income: \$2,474 (single), \$3,080 (couple)
- Average Monthly Rent: \$1,641 (single), \$2,216 (couple)
- Waitlist: 59 households

Independent Living

- 2023 turnover 25%
- Average age: 75 years
- Average Monthly Income: \$2,075
- Average Monthly Rent: \$623
- Waitlist: 31 households (local residency requirement)

Affordable Housing

- 2023 turnover 25%
- Average age: 34.8 years
- Median Monthly Income: \$1,706
- Average Monthly Rent: \$610
- Waitlist: 16 households (local residency requirement)

Near Market Housing

- 2023 turnover 15%
- Average age: 45.9 years
- Median Monthly Income: \$3,360
- Average Monthly Rent: \$1,305
- Waitlist: 57 households (no local residency requirement)

Rental Assistance Benefit:

- Average Income: \$1,989
- Average Monthly Rent: \$1,311
- Average Monthly Subsidy: \$506
- Client shortfall in rent after the rental assistance benefit ranging from \$0 to \$ 757 per month.
- Waitlist: 5 households (local residency requirement)

Number of Program Occupants:	Child	Adult	Senior	Total
Retirement Living	-	2	191	193
Seniors Independent Living	-	4	120	124
Affordable Housing	18	15	0	33
Rental Assistance Benefit	200	219	72	491
Near Market	44	62	41	147
TOTAL	270	296	408	974

Westwinds 2024-2026 Business Plan Appendices

Westwinds Communities Seniors Service Area Demand Projections - IBI Group, March 2017

Support Level	2016 Estimated Population 75+: 3,769			2027 Projected Population 75+: 6,940			
	Observed Inventory	Expected Inventory	Inventory Deficiency or (Excess Capacity)	Projected Demand	5 Year Increase from 2020 Projected Demand	10 Year Increase from 2015 Expected Inventory	Projected Unmet Demand (Excess Capacity)
Independent Housing / Other	2,732			4,616			
Subsidized Self-Contained	126	307	181	566	156	259	440
Seniors' Community Living							
Supportive Level 1/2	459	455	(4)	837	231	382	378
Continuing Care							
<i>Supportive Living Level 3</i>	44	67	23	124	34	57	80
<i>Supportive Living Level 4</i>	240	115	(125)	211	58	96	(29)
<i>Supportive Living Level 4 Dementia</i>	88	53	(35)	97	27	44	9
<i>Long-term Care</i>	80	266	186	489	135	223	409
Subtotal Continuing Care	452	500	48	921	255	421	469
Total Seniors' Community Living	911	955	44	1,758	486	803	847

A surplus is indicated as a negative number in red (1)

- Estimated and projected population of seniors based on AHS projections, ages 75+, adjusted for catchment area.
- Expected inventory and projected demand based on current provincial incidence rates for each type
- Actual distribution of supportive living levels 3, 4, and 4D may vary, the distribution indicated is based on current inventory.
- Projected unmet demand assumed no additional facilities built in catchment area

Diamond Valley Needs Analysis:

	Additional Continuing Care Units		Additional Non-Market Units		Additional Market Rental Units		Additional Market Ownership Units	
	2026	2035	2026	2031	2026	2031	2026	2031
0-1 Bedroom	56	103	37	42	37	42	113	125
2 Bedrooms	-	-	24	32	24	32	73	95
3 Bedrooms	-	-	-28	-25	-28	-25	-85	-74
4+ Bedrooms	-	-	-12	-8	-12	-8	-35	-23
Total	56	103	21	41	21	41	66	123

Several priority groups were identified, including the following:

- Lone-parent households: Lone-parents are in precarious employment situations, and the cost of childcare is prohibitively expensive. Housing is difficult to find and attain for lone-parent families due to affordability of suitable housing and discrimination. Access to reliable and affordable transportation is a barrier.
- Single seniors: The quantitative data analysis shows that there is a large and growing number of single-person households: increasing from 22% of households in 2006 to 30% of households in 2021. In addition, single-person households have a low household income, with a median income of \$34,800 (2020). From engagement conversations, we know this includes a large portion of single seniors.

Westwinds 2024-2026 Business Plan Appendices

- Low-income households: Through engagement and quantitative analysis, it is evident that the need for housing for low-income households, including those working at minimum or low wages, is critical. This includes smaller units for single people. The following quantitative need was identified for additional non-market units by 2031: 42 0-1 bedroom units and 32 two-bedroom units. In addition, costs beyond housing impact overall affordability. Transportation, childcare, food, and utility costs are rising.
- Emerging Needs
 - Youth: Youth need affordable and supportive housing, and they need specific support including help with mental health, substance use, skills for housing upkeep, finding employment, returning to school, managing money, and access to transportation options. There are no options for youth in crisis. Youth are often excluded from funding and have difficulty staying in their home communities.
 - Indigenous Peoples: We know that Indigenous families (typically medium to larger sized families) looking to live off reserve have few supports as there is none available off reserve to assist them. They often encounter barriers and face discrimination in securing housing. They require culturally appropriate housing with culturally appropriate wrap around services to help them stay in housing while healing from intergenerational trauma caused by colonial practices like the institution of residential schools, the on-going rediscovery of thousands of Indigenous children buried at residential schools, the 60s scoop, loss of cultural practices and language and on-going racism experienced by Indigenous Peoples.

High River Needs Assessment:

	Additional Continuing Care Units ¹		Additional Non-Market Units		Additional Market Rental Units		Additional Market Ownership Units	
	2026	2035	2026	2031	2026	2031	2026	2031
0-1 Bedroom	96	91	203	225	203	225	753	836
2 Bedrooms	-	-	116	146	116	146	430	544
3 Bedrooms	-	-	-162	-146	-162	-146	-602	-541
4+ Bedrooms	-	-	-32	-12	-32	-12	-118	-46
Total	96	91	125	214	125	214	463	794

While the numbers for three-bedroom and four-or-more bedroom units show negative numbers, it is *not* anticipated that those units will be destroyed or removed, rather this indicates an oversupply. Some of those units could be split into multiple units, and some will house smaller households and provide extra room for those households.

Several priority groups were identified, including the following:

- Lone-parent households: Lone-parents are in precarious employment situations, and the cost of childcare is prohibitively expensive. Housing is difficult to find and attain for lone-parent families due to affordability of suitable housing and discrimination. Access to reliable and affordable transportation is a barrier.
- Single, older men: We heard through several engagement conversations that there is a lack of affordable housing for single, older men who were likely worked at jobs as labourers for most of their working lives. These residents may be divorced and no longer have someone supporting day-to-day home administration and operation. The quantitative data

Westwinds 2024-2026 Business Plan Appendices

analysis shows that there is a large and growing number of single-person households: increasing from 21% of households in 2006 to 27% of households in 2021. In addition, single-person households have a low household income, with a median income of \$40,400 (2020).

- Low-income households: Through engagement and quantitative analysis, it is evident that the need for housing for low-income households, including those working at minimum or low wages, is critical. This includes both smaller units for single people and units for larger families. The following quantitative need was identified for additional non-market units by 2031: 225 0-1 bedroom units; and 146 two-bedroom units. In addition, costs beyond housing impact overall affordability. In particular, transportation, childcare, food, and utility costs are rising and need to be accounted for.

Emerging Needs

- Youth: Youth are in need of affordable and supportive housing, and they need specific supports including help with mental health, substance use, skills for housing upkeep, finding employment, returning to school, managing money, and access to transportation options. There are no options for youth in crisis. Youth are often excluded from funding and have difficulty staying in their home communities.
- Indigenous Peoples: We know that Indigenous families (typically medium to larger sized families) looking to live off reserve have few supports as there is none available off reserve to assist them. They often encounter barriers and face discrimination in securing housing. They require culturally appropriate housing with culturally appropriate wrap around services to help them stay in housing while healing from intergenerational trauma caused by colonial practices like the institution of residential schools, the on-going rediscovery of thousands of Indigenous children buried at residential schools, the 60s scoop, loss of cultural practices and language and on-going racism experienced by Indigenous Peoples.

2. Environmental Scan and Situational Analysis

Environmental Scan

Canadian Housing & Renewal Association's Report, Nov. 2023

The Canadian Housing & Renewal Association (CHRA) released an incredibly [important report](#) that demonstrates the economic impact of increasing Canada's community housing stock to our peer countries' average of 7% by 2030. Alberta would see the second-highest increase in total impact, behind Ontario. For Alberta to hit the 7% target, we would need to create 43,800 units (significantly higher than *Stronger Foundations'* goal of 25,000 new units), which would mean a boost of 6.4% up to 10.5% increase in Alberta's productivity or a \$16.5 to \$30.5 billion increase to our gross domestic product (GDP). This is critical work, as there is limited analysis of the economic benefits community housing has on our economy, with the focus being on the social benefit. We know that a lack of affordable housing impacts communities, and this report outlines the key impacts and what it would mean if governments committed to building more community housing units.

Extrapolating on a population basis the provincial housing need is 43,800 units, therefore based on 2023 population Okotoks portion is 339 units, High River 136 units, Diamond Valley 52 units and Foothills County 234 units for a total of 761 units.

Westwinds affordable housing growth in housing units and rental assistance benefit for 2023 in the region is 10 units and 67 additional rental assistance benefits (100 units total in 4 counties/MD's) households supported (54% increase) whereas we needed to hit a target of 95 units. We are already behind.

Intersecting Priorities Within the Sector

If we look at the continuing care system and the housing continuum in tandem, rather than as separate initiatives, we can start to see how all the seemingly individual priorities are intertwined. There are relationships between the transformations underway, and impacts to providers exist regardless of organizational portfolios and regional realities. Some of the key intersecting priorities that identify the gaps in the sector and potential emerging solutions:

Health Care Service Delivery

- The shift in health care delivery, and the refocusing of Alberta Health Services (AHS) has various implications and intersecting priorities for our sector.
- The strain on the acute care system and the need for appropriate placements and transitions. For example, AHS in December 2023, urgently requested Retirement Living operators to take acute clients ready for discharge into our Retirement Living programs.
- Streamlined and enhanced home care services to support individuals in the best setting for their overall wellness.
- Integration of services across the continuum.
- Recruitment and retention of a caring and skilled workforce.
- Access to community care and mental health services to ensure residents/tenants remain housed.

Affordability

- Prices of home ownership/rent increasing dramatically.
- Addressing the root causes of homelessness across the province.
- Managing interest rates, insurance, and utility increases.
- Rising costs of daily living; increasing food prices, transportation, goods, and services.
- Balancing the costs borne by residents/tenants with the costs borne by organizations that

Westwinds 2024-2026 Business Plan Appendices

provide housing and supports.

- Balancing the cost savings/wellness benefits of having appropriate housing and supports in place.

Lodge Program Review

- Recognizing the vital role lodges play in communities and the program's benefit to both the housing continuum and the continuing care system.
- Maintaining the value of the Lodge Program within community, and its ability to alleviate pressures on other systems.
- Clarifying municipal and provincial partnerships for providing Albertans with the housing and services they require.
- Understanding what services are required as the needs and expectations of clientele increase.
- Increase Lodge program financial viability and plan to address the deferred capital maintenance in the sector.

Capital Investment/Supply

- [Municipalities say \\$600B in infrastructure needed to build 5.8M homes](#) (CTV News)
- Alberta has the lowest per capita of affordable housing in Canada.
- Growing demand for proper needs assessments to address population density and diversity.
- Projected new builds that are required in national and provincial strategies are well under what current research is reporting – more supply and acquisitions are needed.
- Recognition of all costs associated with the entire lifecycle of the building.

Meeting the Needs of an Aging Population

- Alberta's population is expected to hit 5 million as early as 2025, with 20% 65+.
- Social prescribing benefits and better outcomes for Albertans.
- Supporting the increasing number of Albertans with dementia, with an average of 685 individuals being diagnosed each day in Canada.
- Expectations and demand of seniors is shifting and housing products and services will need to change to keep pace.

Operational Sustainability Amidst Economic Challenges

- Costs have compounded for housing and/or care providers, rendering operations unsustainable in many communities.
- Staff retention and recruitment issues are increasing as people relocate out of communities due to economic decline or lack of amenities.

Opportunities

Within these aforementioned intersecting priorities, there can be positive impacts and outcomes if we challenge ourselves to consider them with an open mindset. Potential opportunities are as follows:

Health Care Service Delivery

- The reorganization of the health care system, particularly with a new focus for AHS on continuing and acute care, offers the potential for new ways for providers to work with the health care system.
- As Continuing Care receives its own specialized area of focus, we can strengthen the capacity of the Retirement Living sector and home care to alleviate strain/pressures on other parts of the health care system.
- The focus on social prescribing will allow for more client-focused approaches, allowing for more choice and prevention across the health care system.
- Reassess funding models that better respond to home living environments.
- A shift to a community supports approach brings forward a more holistic framework for

Westwinds 2024-2026 Business Plan Appendices

health service delivery, allowing us to advocate more effectively for 24/7 home care in a variety of settings.

- Focused attention on mental health and addiction could result in enhanced wraparound supports for residents/tenants.
- ASCHA's recommendation to support a Tenant Support Worker program will ensure individuals remain housed and move through the housing continuum as their capacities increase.

Affordability

- There is heightened societal awareness of the help people need with their rent, and a potential uptake for support to adjust the Temporary Rental Assistance Benefit (TRAB) and Rent Assistance Benefit (RAB) with more flexibility on how they are allocated, with an opportunity to expand it into more regions.
- Exploring avenues towards attainable home ownership.
- Promoting Retirement Living environments as a more cost-effective solution for aging in community.
- Working with community partners to address root causes of unemployment, family breakdown, homelessness, mental illness, and addictions.

Lodge Program Review

- Ensuring that funding models are equitable, sustainable, and support people to live well in community.
- Optimizing the potential of what a lodge can offer to individual communities and Albertans. One size does not fit all.

Capital Investment/Supply

- Assessing the implications of the Canadian Housing & Renewal Association's economic impact report: [The Impact of Community Housing on Productivity](#).
- Advocating for access to an adequate stable pool of capital funds for new development, retrofitting, and acquisitions.
- We are seeing changes in many cities across Canada regarding zoning i.e.: Edmonton, Calgary, etc. to increase density. This can be expanded to other communities.
- With federal policy direction now in the hands of Infrastructure Canada, the Canada Mortgage and Housing Corporation (CMHC) will now act as a delivery arm. There is an opportunity for reform in how federal dollars are allocated to the provinces.
- Provincial introduction of life lease legislation and models could improve how they are offered, allowing more choice for seniors.

There is an opportunity to embrace innovation:

- Modular Construction and 3D-Printed Housing: [OPINION - White: Could 3-D housing printers help solve the housing crisis?](#) (Calgary Herald)
- Community Land Trusts: [Community Land Trusts: Can they be an answer to the housing crisis](#) (Global News); [Canada's 'community land trust renaissance': How people are taking control of their housing](#) (Global News)
- Office Conversions: [Office conversions could bring some relief for housing crunch](#) (Calgary Herald); [Extreme makeovers: Interest grows in converting empty Edmonton office towers into housing](#) (CBC News)
- Hotel Conversions
- Community Bonds

Meeting the Needs of an Aging Population

- There is an opportunity to think differently and more innovatively about how people want to age (i.e.: small care homes, [dementia villages](#), [social prescribing initiatives](#)).
- An [Alberta Seniors Transition Tax Credit](#) would help incentivize seniors to seek the appropriate housing and supports that make the most sense for their needs.

Westwinds 2024-2026 Business Plan Appendices

- Focus on prevention to help people age well and to have a better quality of life. Lodges and Retirement Living are solutions that must be invested in!
- Exploration of the Small Care Home model.

Operational Sustainability Amidst Economic Challenges

- Increased awareness regarding the national housing crisis presents an opportunity to advocate on the importance of housing that meets the needs of residents and communities.
- Larger and mid-size (Westwinds) organizations can share resources and capacities with smaller organizations that are struggling with worker shortages and resources.

What to Look Out For

Embedded in all the opportunities ahead in 2024 are key considerations, and a dash of caution, as we charge ahead into uncharted territory of unprecedented need:

- ASCHA and the Government of Alberta working together to host a Housing Symposium in 2024, it will be critical to ensure diverse voices, sectors, and perspectives are at the table to address housing supply gaps more fulsomely.
- Overlapping priorities in multiple provincial ministries means that we will need to work cross-ministerially.
- The ability of the sector to implement changes in legislation resulting from reviews and transformative approaches should be at the forefront of decision making.
- Any cuts or failures to increase essential funding will result in the loss of current subsidized housing stock and will have significant impacts on residents/tenants.
- The upcoming federal election could see a possible shift in the federal mandate on housing, with changes to approaches and programs.
- The new *Continuing Care Act* and regulations could have residential models becoming more clinical.
- Our sector will continue to spend unprecedented dollars on addressing workforce issues and recruitment without strategies at the federal level.
- Acquisitions for conversions to rent-geared-to-income/deep subsidy housing will remain difficult due to a lack of incentives, revenue streams, and ongoing support for operations.
- There is no incentive for private investment in affordable housing when there are no profit margins – we must focus on different models of partnership and investment for affordable housing.
- Government support at all levels is needed to address housing supply and operational challenges – we cannot solve issues unless federal, provincial, and local governments work in tandem and in non-partisan ways.
- The lack of necessary community/social support in rural Alberta prevents residents from remaining in their communities, which will continue to have significant economic impacts and will work against Alberta's population targets.
- Waitlists for community/subsidized/affordable housing are long and will only continue to increase as the economic/cost of living crisis continues.
- Project approvals cannot come fast enough to meet demand and to ensure Albertans are housed *before* their wellbeing and health is in crisis.
- Decreased housing supply, compounded with increased housing prices, will only continue the cycle of a perpetual affordability crisis.
- While indexed supports and disposable income for individual Albertans is good, there is a hidden increased cost to housing providers who must absorb the decrease in rental revenues. Without increased revenue from some mechanism, low-income housing operations remain unsustainable.
- Misalignment of capital funding opportunities with planning, needs, and operational

Westwinds 2024-2026 Business Plan Appendices

realities.

- Fires and evacuations will continue to be major risks to our sector – provincial and municipal plans are needed.

Existing Expectations Of Westwinds Communities In Local Municipalities

- Recognized expertise as a housing operator in the community. Primary focus is an operator.
- Increasing expectations for Westwinds to lead affordable housing development.
- Limited recognition of capacity, competing interests between municipalities or lack of capital funds/reserves in retirement living, affordable and near market housing.
- Limited understanding of Westwinds development expertise (limited to one project at a time) based on current employee resources and expertise.
- Often the focus as the primary option for affordable housing.
- Changing expectation in Okotoks to explore other options including a housing authority, land banking, community land trust, partnerships, etc. Updating community needs assessment, current one completed in 2020.
- High River has developed its own affordable/near market housing. On going operation can periodically be of concern. Town currently manages its day to day operation of its affordable housing. Needs assessment completed in 2022.
- Diamond Valley has relied on Westwinds and other local operators to develop affordable housing for the community. Needs assessment completed in 2022 for Black Diamond only.

Situational Analysis

Organizational Strengths

Client Service

- High satisfaction with Westwinds services with a satisfaction level exceeding the 85% benchmark in the Retirement Living program, exceeding the benchmark of 80% in both the near market, affordable and the independent living program and 97% satisfaction rating in the rental assistance benefit program (spring 2023).
- Westwinds has a depth of knowledge and insight into the client population. Westwinds' employees are an excellent source of anecdotal information about Residents particularly in the supportive and independent living programs.
- Westwinds continues to experience demand for its products and services (93% occupancy).
- The only provider of subsidized seniors housing in Foothills County.
- Westwinds provides a diversified portfolio (location, unit size & amenities) for various community groups (senior's, individuals, families) at differing income points.
- Strong program demand
- Strongest demand for Okotoks Near Market Housing, Coal Trail Residences and Medicine Tree Manor.
- Over 60% growth in rental assistance benefit program in 2023.
- Extended community services – meals on wheels (Okotoks) and internal meals for independent living seniors.
- Tenant Support Coordinator services to support retirement living and affordable housing clients to access funding, maintain their housing and education and support services.
- Positive client perception of Westwinds COVID-19 response.

Westwinds 2024-2026 Business Plan Appendices

Human Resources

- 93% of employees expressed personal satisfaction with their job, 99% of employees indicated their workplace as safe, and 92% of employees indicated Westwinds is a good place to work.
- Stable board with strong governance structure and good succession planning.
- Westwinds has a stable, informed and cohesive management team.
- Stable full-time employee component that is committed, caring, compassionate and adaptable to change.
- Diversity of employee age demographics.
- Increasing long service for employees.
- Initiatives that support options for employee to choose Westwinds as an employer including a competitive compensation, economic benefits program, length of service program, RRSP/TFSA program, uniform allowance, recognition program, employee assistance program, certified health and safety program and performance recognition. Very competitive management retention program.
- Employees are better informed about Westwinds activities and programs.
- Strong certified health and safety program with extensive employee professional development.
- Management active participation in the provincial housing sector.
- Strong and consistent orientation program.
- Strengthening human resource practices.

Public Relations

- Increasing community recognition of Westwinds through new website, blog posts and podcasts. Continue to strengthen social media presence.
- Strong recognition of the Retirement Livings in the community.
- Significant increase in external media relations in local print media and radio.
- Well respected in the industry.
- Positive perception in the community.
- Active engagement with local municipalities – strong sense of community engagement through seniors Retirement Living with local organizations and resident interaction.
- Strong internal communication particularly with employees as newsletter 2-3 times per year and emergency communication tool.
- Good board visibility in annual tenant meetings.
- External participation in provincial organizations and Ministry working groups.
- Soup for seniors – High River.
- Meals on Wheels – Okotoks.
- Increasing visibility as a community partner for affordable housing.

Governance

- 80% of the board reported they work well together (Sept 2023 and change in two directors in November 2023) and were most proud of the following achievements in 2023 (consistent with prior years):
 - Drake Town opening
 - Developing an affordable housing presence in Okotoks
- Strong Board of Directors functionality and commitment.
- Strong leadership and governance.

Infrastructure/Operations

- COVID response.

Westwinds 2024-2026 Business Plan Appendices

- Long term certification for accommodation standards and health and safety.
- Quality home cooked meals in the Retirement Living program providing variety and choice (2 dinner entrees, open breakfast).
- Strengthening partnership program with proven success as a partner (Town of Okotoks, Partners Development Group)
- Strong corporate health and safety program (92% audit in 2022).
- No or low cost fundraising actively occurring at Retirement Living sites.
- Standardization of services.
- Strong recycling program.
- Five-year plan for capital improvements to all sites.
- Established performance objective – annual governance survey, employee and tenant surveys completed every second year, regular interaction with local municipal councils.
- Integrated finance and property management software.
- Effective use of technology in operations.
- Stabilized operational structure.
- Adaptable, flexible, responsive management team.
- Effective business and pandemic continuity plans.

Financial

- Established reserve structure in place.
- Stable finances.
- Good capacity to finance.
- The near market portfolio has good cash flow and an opportunity to secure nominal capital funding resources for growth (\$150-200K per year from Coal Trail Residences surplus).
- Retirement Living has good reserves and cash flow.

Organizational Weaknesses

Retirement Living Program:

- 30% of Residents exhibit mild to moderate dementia. The general observation is that Residents that are now being housed in Retirement Living sites that would have been long-term care. Consequently, Westwinds periodically houses seniors who require a higher level of care than operations and facility permit.
- Resident turnover remains consistently high as seniors enter the program later and stay for a shorter duration (36% in 2023 – Retirement Living). Westwinds is experiencing increases in seniors moving onto hospice/assisted living/long term care or residents pass away. Reflects a strong Home Care program and good community support.
- All communities encounter periodic vacancies and have fluctuating waitlists (exception small one bedroom Medicine Tree Manor).

Retirement Living Facilities

- Retirement Living building design does not meet current design standards (except Medicine Tree Manor's 67 units) and lacks options for client housing options.
- Sandstone and High Country Lodges have only one staff member on a night, which is an evacuation concern in non-peak operating hours.
- No Wi-Fi is available for tenant access except Medicine Tree Manor.
- Low demand for tubs in Retirement Living.
- Limited technology compatibility for enhancements except Medicine Tree Manor and Corporate Office (CAD5 wiring).
- High Country Lodge suites are no longer market relevant and do not have accessible

Westwinds 2024-2026 Business Plan Appendices

bathrooms for residents.

- Sandstone Lodge residents desire showers instead of bathtubs and larger bathrooms to accommodate walkers. When resources permit Westwinds has completed renovations to the bathrooms.
- Insufficient reserves for long term capital replacement in Westwinds owned facilities.

Near Market Housing

- Stable demand for near market housing.
- No current mechanism outside of Core Needs Income Threshold (CNIT) to evaluate income. The CNIT affordability is proving to be too narrow.
- Limited reserves for long term capital replacement.

Affordable Housing

- Changes in the social housing regulation in 2023 have resulted in high risk tenancy rates and increasing turnover. 2023 was 25% (unprecedented typically 10-15%). Tenants are presenting with complex issues and challenges with maintaining housing stability.
- Low demand for studio units for seniors.

Human Resources

- Westwinds is challenged to attract stable casual staffing. High turnover in all positions and time to hire is increasing. 24% of employees have been hired within the last year and 47% in the past two years representing a huge turnover. 19% of full time employees have turned over in the past year. 2% of employees have returned to work for Westwinds.
- Lack of workplace diversity as workforce is female (85% which is stable over the last year.)
- Limited labour market for WWC positions.
- Increasing mental wellness and health issues affecting employee workplace performance and resulting in substantial increases in long term leaves.
- No pre-scanning for employee suitability (wellness and resilience) prior to hiring.
- Employee outbreak fatigue as limited staff resources to draw upon to respond to employees' shortages or increased demand.

Operations

- Expenses are increasing due to inflation and aging infrastructure at a rate which is outpacing our ability to increase revenue.
- Significant increases in utilities and insurance.
- Limited human resources available for capacity building.
- Limited detailed payroll information – largest expenditure.
- Navigating capital grant funding programs – Westwinds is new to this arena.
- Bus under-utilized.

Leadership

- Management resources are limited to addressing only a few emerging opportunities at a given time.

Westwinds 2024-2026 Business Plan Appendices

Opportunities

Clients

- Extraordinary growth for senior's independent living of 80 subsidized new housing units are needed in the Foothills Region by 2027 and an additional 1300 for market senior's independent living.
- High need for Okotoks family social housing and near market housing due to a lack of affordable housing options.
- Need for affordable housing for singles, seniors, non-confirming households and single parent families in Okotoks.
- Strong demographic and waiting list demand for social housing which can be extrapolated to affordable housing when subsidies are used.
- More wealthy seniors, more poor seniors.
- Aging demographic – on set of baby boom population.
- Potential for 20-45 year olds craving Retirement Living lifestyle & catering, 24 hours service and high technology demands.
- Community growth increasing/maintaining demand for all programs (turnover an issue in Retirement Living).
- Residency requirement in affordable housing suppresses regional need.
- Emerging needs for specialty housing include transitional housing, youth at risk housing, Fetal Alcohol Syndrome and AISH recipients.

Programs and Services

- Assisted living demand in Black Diamond & Millarville area as indicated by Alberta Health Services – 2020, 2022, 2023.
 - Small care homes RFP (up to 14 units)
- Enhanced service options in housing programs including:
 - Retirement Living – personal services
 - Dementia program
 - Respite care.
 - In house home care or partnership with contractor.
- 5-year projection: Affordable housing (seniors singles and families) demand for Okotoks 60 – units (Westwinds), provincial – high priority. Community demand for senior's affordable housing in High River – 30 units (Westwinds) – provincial – high priority.
- 5 year projection: Near Market housing expansion in Okotoks (1-4 bedrooms) – 60 units. High River 30 units.
- Canada Housing Benefit increasing funding in years 2027-2030 (federal). Affordable Housing Partnership Initiative program funding more heavily weighted to 2025-2032).
- Services to support aging in place (additional home care, specialized meals, supplementary monitoring) BUT resources seem constrained.
- Increase community partnerships.
- Partner with municipalities with zoned developed land for additional housing, for example D'Arcy – undeveloped land.
- Partner with municipalities on building infrastructure projects to include a housing component – integrate with other buildings.
- Partner with local municipalities and developers for affordable housing.
- Partnering with local municipalities on the operation of affordable housing.
- Cost recovery operation on laundry services with lease of coin operated commercial laundry machines.

Westwinds 2024-2026 Business Plan Appendices

- Continued increase in green technology and utilization of green elements in building and retrofits.
- Private public partnerships.
- Amalgamation of agencies.
- Contract out use of a bus (under-utilized).
- Ready to rent education service for community.
- Enhance menu options for dietary constraints.
- Repurpose High Country Lodge.
- Youth housing integrated into retirement living.
- Integrate rent assistance benefit program into new housing development to increase affordability.
- Potential funding increases to the rental assistance benefit program.

Financial and Capital

Grants:

- Affordable Housing Partnerships Initiative Program
- Calgary Foundation, FCSS, lottery grants, Federal Horizon grants.
- CMHC Co-investment financing
- CMHC Seed funding.
- FCM Seed and grant/financing.
- Potential Federal government program to purchase housing to preserve affordable rental and rental industry stock.

Land/Expansion:

- Land completed - from the Town of Okotoks. Future options.
- Land option for development in Diamond Valley (Glen Mead Park III).

Operations

- Human resources software.
- Replace staffing with robotics/technology – night second position, dishwasher, housekeeper, resident monitoring, meal delivery and administrative positions.
- Robotics/technology to enhance resident wellness in recreation, wellness monitoring, transportation, companionship.
- Driverless and electronic transportation for residents.
- Human resource consultant to enhance the human resource function.
- Recreation Assistant to enhance Medicine Tree Manor's recreation program (piloted during Covid).

Agency partnerships

- Explore synergies with Brenda Stafford Society (woman fleeing violence)

Risk Management/Threats

Clients:

- Outbreak including respiratory illnesses.
- Need for Retirement Living demand decreases as seniors bypass the lodge.
- Narrowed client demand for affordable housing by imposing resident requirement.
- Client preference for larger suites is significant and they would rather wait in the community

Westwinds 2024-2026 Business Plan Appendices

for product and live at risk (thereby bypassing the Retirement Living or residing for a shorter period of time).

- Greater divergence of seniors who have financial resources and those who do not (limited resources).
- Increasingly complexity for mental health, life skills and addictions in affordable housing. The current point scoring for priority rating for affordable housing focuses on households on income supports and with complex issues. No working poor.
- No transition strategy for households on income supports.

Financial

- Turnover in all programs in 2023 is high (Retirement Living is within high average).
- Inflation.
- Carbon tax.
- Financial pressure on municipalities to keep taxes modest regardless of entity requiring an increase.
- Increasing downloading of workload and resources from the province with no or limited additional funding.
- Economic restrictions. Currently government and not for profit sector face on going funding restrictions/reductions.
- Alberta's economy remains heavily in debt.
- Insurance and employee medical premiums (28% increase in health component of benefits for 2024).

Public Relations

- Province continued downloading pressures to municipalities – could result in financial pressure on Westwinds.
- Governments operating in fiscal restraint even though there is a surplus eroding operational funding to Westwinds resulting in reduction in services to clients.
- Continued Government withdrawal and or downloading of services and programs for social housing.
- Social media slander.

Competition

- Other surrounding management agencies all have high vacancies in their Retirement Living programs.
- Currently most Retirement Living site has indirect competition in each community (Heartland – Rivera in Okotoks, Abbeyfield House and Season's – High River). Rental Rates for the competition start at \$1,650/month and range in size from 150 sq. ft. to 800 sq. ft. with similar amenities and services to Westwinds' retirement living. Increasing indirect competition from the Calgary South Campus hospital areas.
- High competition for grant dollars, generally over-subscribed three or more times.

Human Resources

- Mass exodus of employees in the sector due to burnout, poor industry perception, blame.
- Competition for limited labour resources.

Operations

- Impact of increased prevalence of superbugs on client population.
- Technology is moving at an ever increasing speed.

Westwinds 2024-2026 Business Plan Appendices

3. FINANCIAL PLAN AND FORECASTS

Retirement Living		2024	2025	2026
REVENUE				
	Rent	4,199,000.04	4,299,776.04	4,364,272.68
	Resident Services	175,733.88	179,248.56	179,248.56
	Non-Resident Services	46,803.96	46,803.96	47,506.02
	Other Revenue	1,371,835.40	1,371,835.40	1,371,835.40
	Lodge Assistance Grant	1,005,402.00	1,005,402.00	1,025,510.04
	Municipal Requisition	2,180,208.96	2,223,813.14	2,268,289.40
	Total Revenue	8,978,984.24	9,126,879.10	9,256,662.10
EXPENSES				
	Utilities	598,710.00	616,035.00	634,516.05
	Operating	323,208.84	329,673.02	339,563.21
	Food	756,831.16	794,672.72	818,512.90
	Operating Maintenance	263,485.44	268,755.15	282,192.91
	Charitable Costs	5,700.00	5,700.00	5,700.00
	Human Resources	5,770,907.16	5,907,492.56	6,143,792.26
	Administration	199,118.76	205,092.32	213,296.01
	Interest costs	31,109.04	25,478.00	23,500.00
		1,011,222.60	1,008,174.00	1,005,000.00
	Total Expenses	8,960,293.00	9,161,072.77	9,466,073.34
	Net Excess (Deficiency) from Operations	18,691.24	(34,193.67)	(209,411.24)

Westwinds 2024-2026 Business Plan Appendices

Near Market Housing	2024	2025	2026
REVENUE			
Rent	1,174,846	1,210,091	1,234,293
Resident Services	41,808	41,808	41,808
Other Revenue	273,982	273,982	273,982
Total Revenue	1,490,636	1,525,881	1,550,083
Expenses			
Taxes and Land Leases	82,300	88,599	91,257
Utilities	180,038	183,639	192,821
Operating	180,654	200,896	206,923
Operating Maintenance	237,967	237,814	244,948
Human Resources	2,335	2,405	2,477
Administration	225,459	227,377	234,199
Other Revenue		6,000	6,000
Amortization	373,704	373,704	373,704
Interest costs	64,238	58,056	53,000
Total Expenses	1,346,695	1,378,489	1,405,329
Net Excess (Deficiency) from Operations	143,941	147,392	144,755

Affordable Housing	2024	2025	2026
REVENUE			
Rent	993,061	945,254	945,000
Resident Services	111,690	113,569	113,569
RAB Program	1,646,946	1,716,000	1,750,320
Other Revenue	12,538	13,894	13,894
Total Revenue	2,764,235	2,788,717	2,822,783
Expenses			
Taxes and Land Leases	243	243	243
Utilities	281,957	300,961	316,009
Operating	59,839	63,185	65,081
Operating Maintenance	500,990	511,168	526,503
RAB Program	1,523,983	1,573,440	1,604,909
Human Resources	3,251	3,250	3,348
Administration	480,420	509,079	522,926
Total Expenses	2,850,683	2,961,326	3,039,018
Net Excess (Deficiency) from Operations	(86,448)	(172,609)	(216,235)

Westwinds 2024-2026 Business Plan Appendices

4. DEFINITIONS

Term	Definition
Retirement Living	It is defined as a way of providing housing to frail seniors who do not require the services of a long term care facility. It would provide private living accommodation, a safe and barrier-free environment, 24 hour monitoring and emergency response, options for meals, housekeeping, transportation, social and recreational activities and some basic living services and personal care as required. The housing may be self-contained or shared, owned or rental. Often referred to as a lodge or supportive living level 2-3.
Assisted Living	There are several assisted living models. Typically, supportive living with a higher level of personal and health care services is viewed as assisted living. It is a residential long-term care alternative that involves the managed delivery of prescribed health and personal services within a residential environment. It is defined as a combination of housing.
Independent Living (self-contained)	The apartments are rental units that are generally designed for seniors who are functionally independent. Each unit has its own bathroom and kitchen facilities.
Senior Citizens Lodges (a component of the supportive living spectrum)	Senior Citizens Lodges are designed to provide room and board for seniors who are functionally independent or functionally independent with the assistance of community based services. Core services provided within lodges include basic room furnishings, meals, housekeeping services, linen services, building security, 24-hour non-medical staffing and life enrichment services.
Rent Supplement	Is a program supporting the Senior residing in private accommodation and paying an affordable rental amount. The difference between the market rent in private accommodation and affordable rent is supplemented by an external source, usually the province. Program admission is also based on need.
Affordable Housing (community housing, family housing, also includes independent living)	The Affordable (Community Housing) Program provides subsidized rental housing to low to moderate income families, senior citizens, and individuals with special needs who cannot afford private sector accommodation. Applicants whose income falls below local income limits are eligible to apply (Core Need Income Threshold) . Management and tenant selection is delegated to the local housing operators. Applicants are given priority based on need, as determined by income, assets, and current housing condition. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 percent of a household's adjusted income. The tenant is responsible for electricity, telephone and cable television, as well as any additional services they may request (i.e. parking).
Near Market Housing	The Near Market Housing Program provides 10-20% below market rental housing for low to moderate income families who cannot afford private sector accommodation. Applicants whose income falls below local income limits are eligible to apply (Core Need Income Threshold) and are responsible for utilities.
ASCHA	The Alberta Senior and Community Housing Association – Westwinds Communities is a long term member.