



Province of Alberta

The 29th Legislature  
Second Session

# Alberta Hansard

Tuesday morning, April 12, 2016

Day 13

The Honourable Robert E. Wanner, Speaker

**Legislative Assembly of Alberta**  
**The 29th Legislature**

Second Session

Wanner, Hon. Robert E., Medicine Hat (ND), Speaker  
Jabbour, Deborah C., Peace River (ND), Deputy Speaker and Chair of Committees  
Sweet, Heather, Edmonton-Manning (ND), Deputy Chair of Committees

Aheer, Leela Sharon, Chestermere-Rocky View (W)	Loyola, Rod, Edmonton-Ellerslie (ND)
Anderson, Shaye, Leduc-Beaumont (ND)	Luff, Robyn, Calgary-East (ND)
Anderson, Wayne, Highwood (W)	MacIntyre, Donald, Innisfail-Sylvan Lake (W)
Babcock, Erin D., Stony Plain (ND)	Malkinson, Brian, Calgary-Currie (ND)
Barnes, Drew, Cypress-Medicine Hat (W)	Mason, Hon. Brian, Edmonton-Highlands-Norwood (ND), Government House Leader
Bilous, Hon. Deron, Edmonton-Beverly-Clareview (ND), Deputy Government House Leader	McCuaig-Boyd, Hon. Margaret, Dunvegan-Central Peace-Notley (ND)
Carlier, Hon. Oneil, Whitecourt-St. Anne (ND), Deputy Government House Leader	McIver, Ric, Calgary-Hays (PC), Leader of the Progressive Conservative Opposition
Carson, Jonathon, Edmonton-Meadowlark (ND)	McKittrick, Annie, Sherwood Park (ND)
Ceci, Hon. Joe, Calgary-Fort (ND)	McLean, Hon. Stephanie V., Calgary-Varsity (ND)
Clark, Greg, Calgary-Elbow (AP)	McPherson, Karen M., Calgary-Mackay-Nose Hill (ND)
Connolly, Michael R.D., Calgary-Hawkwood (ND)	Miller, Barb, Red Deer-South (ND)
Coolahan, Craig, Calgary-Klein (ND)	Miranda, Hon. Ricardo, Calgary-Cross (ND)
Cooper, Nathan, Olds-Didsbury-Three Hills (W), Official Opposition House Leader	Nielsen, Christian E., Edmonton-Decore (ND)
Cortes-Vargas, Estefania, Strathcona-Sherwood Park (ND), Government Whip	Nixon, Jason, Rimbey-Rocky Mountain House-Sundre (W), Official Opposition Whip
Cyr, Scott J., Bonnyville-Cold Lake (W), Official Opposition Deputy Whip	Notley, Hon. Rachel, Edmonton-Strathcona (ND), Premier
Dach, Lorne, Edmonton-McClung (ND)	Orr, Ronald, Lacombe-Ponoka (W)
Dang, Thomas, Edmonton-South West (ND)	Panda, Prasad, Calgary-Foothills (W)
Drever, Deborah, Calgary-Bow (ND)	Payne, Hon. Brandy, Calgary-Acadia (ND)
Drysdale, Wayne, Grande Prairie-Wapiti (PC), Progressive Conservative Opposition Whip	Phillips, Hon. Shannon, Lethbridge-West (ND)
Eggen, Hon. David, Edmonton-Calder (ND)	Piquette, Colin, Athabasca-Sturgeon-Redwater (ND)
Ellis, Mike, Calgary-West (PC)	Pitt, Angela D., Airdrie (W)
Feehan, Hon. Richard, Edmonton-Rutherford (ND)	Renaud, Marie F., St. Albert (ND)
Filtebrandt, Derek Gerhard, Strathmore-Brooks (W)	Rodney, Dave, Calgary-Lougheed (PC)
Fitzpatrick, Maria M., Lethbridge-East (ND)	Rosendahl, Eric, West Yellowhead (ND)
Fraser, Rick, Calgary-South East (PC)	Sabir, Hon. Irfan, Calgary-McCall (ND)
Ganley, Hon. Kathleen T., Calgary-Buffalo (ND)	Schmidt, Hon. Marlin, Edmonton-Gold Bar (ND)
Gill, Prab, Calgary-Greenway (PC)	Schneider, David A., Little Bow (W)
Goehring, Nicole, Edmonton-Castle Downs (ND)	Schreiner, Kim, Red Deer-North (ND)
Gotfried, Richard, Calgary-Fish Creek (PC)	Shepherd, David, Edmonton-Centre (ND)
Gray, Hon. Christina, Edmonton-Mill Woods (ND)	Sigurdson, Hon. Lori, Edmonton-Riverview (ND)
Hanson, David B., Lac La Biche-St. Paul-Two Hills (W), Official Opposition Deputy House Leader	Smith, Mark W., Drayton Valley-Devon (W)
Hinkley, Bruce, Wetaskiwin-Camrose (ND)	Starke, Dr. Richard, Vermilion-Lloydminster (PC), Progressive Conservative Opposition House Leader
Hoffman, Hon. Sarah, Edmonton-Glenora (ND)	Stier, Pat, Livingstone-Macleod (W)
Horne, Trevor A.R., Spruce Grove-St. Albert (ND)	Strankman, Rick, Drumheller-Stettler (W)
Hunter, Grant R., Cardston-Taber-Warner (W)	Sucha, Graham, Calgary-Shaw (ND)
Jansen, Sandra, Calgary-North West (PC)	Swann, Dr. David, Calgary-Mountain View (AL)
Jean, Brian Michael, QC, Fort McMurray-Conklin (W), Leader of the Official Opposition	Taylor, Wes, Battle River-Wainwright (W)
Kazim, Anam, Calgary-Glenmore (ND)	Turner, Dr. A. Robert, Edmonton-Whitemud (ND)
Kleinsteuber, Jamie, Calgary-Northern Hills (ND)	van Dijken, Glenn, Barrhead-Morinville-Westlock (W)
Larivee, Hon. Danielle, Lesser Slave Lake (ND)	Westhead, Cameron, Banff-Cochrane (ND), Deputy Government Whip
Littlewood, Jessica, Fort Saskatchewan-Vegreville (ND)	Woollard, Denise, Edmonton-Mill Creek (ND)
Loewen, Todd, Grande Prairie-Smoky (W)	Yao, Tany, Fort McMurray-Wood Buffalo (W)

**Party standings:**

New Democrat: 54      Wildrose: 22      Progressive Conservative: 9      Alberta Liberal: 1      Alberta Party: 1

**Officers and Officials of the Legislative Assembly**

Robert H. Reynolds, QC, Clerk	Philip Massolin, Manager of Research Services	Chris Caughell, Assistant Sergeant-at-Arms
Shannon Dean, Senior Parliamentary Counsel/Director of House Services	Nancy Robert, Research Officer	Gordon H. Munk, Assistant Sergeant-at-Arms
Stephanie LeBlanc, Parliamentary Counsel and Legal Research Officer	Brian G. Hodgson, Sergeant-at-Arms	Janet Schwegel, Managing Editor of <i>Alberta Hansard</i>

## **Executive Council**

Rachel Notley	Premier, President of Executive Council
Sarah Hoffman	Deputy Premier, Minister of Health
Deron Bilous	Minister of Economic Development and Trade
Oneil Carlier	Minister of Agriculture and Forestry
Joe Ceci	President of Treasury Board and Minister of Finance
David Eggen	Minister of Education
Richard Feehan	Minister of Indigenous Relations
Kathleen T. Ganley	Minister of Justice and Solicitor General
Christina Gray	Minister of Labour, Minister Responsible for Democratic Renewal
Danielle Larivee	Minister of Municipal Affairs
Brian Mason	Minister of Infrastructure, Minister of Transportation
Margaret McCuaig-Boyd	Minister of Energy
Stephanie V. McLean	Minister of Service Alberta, Minister of Status of Women
Ricardo Miranda	Minister of Culture and Tourism
Brandy Payne	Associate Minister of Health
Shannon Phillips	Minister of Environment and Parks, Minister Responsible for the Climate Change Office
Irfan Sabir	Minister of Human Services
Marlin Schmidt	Minister of Advanced Education
Lori Sigurdson	Minister of Seniors and Housing

**STANDING AND SPECIAL COMMITTEES OF THE LEGISLATIVE ASSEMBLY OF ALBERTA**

**Standing Committee on the Alberta Heritage Savings Trust Fund**

Chair: Ms Miller  
Deputy Chair: Mrs. Schreiner

Cyr	McKitrick
Dang	Taylor
Ellis	Turner
Horne	

**Standing Committee on Alberta's Economic Future**

Chair: Mr. Sucha  
Deputy Chair: Mr. Schneider

Anderson, S.	Hunter
Carson	Jansen
Connolly	Panda
Coolahan	Piquette
Dach	Schreiner
Fitzpatrick	Taylor
Gotfried	

**Select Special Ethics and Accountability Committee**

Chair: Mrs. Littlewood  
Deputy Chair: Ms Miller

Anderson, W.	Nielsen
Clark	Nixon
Connolly	Renaud
Cortes-Vargas	Starke
Cyr	Sucha
Drever	Swann
Jansen	van Dijken
Loyola	

**Standing Committee on Families and Communities**

Chair: Ms Goehring  
Deputy Chair: Mr. Smith

Drever	Pitt
Hinkley	Rodney
Horne	Shepherd
Jansen	Swann
Luff	Westhead
McPherson	Yao
Orr	

**Standing Committee on Legislative Offices**

Chair: Mr. Shepherd  
Deputy Chair: Mr. Malkinson

Cooper	Littlewood
Ellis	Nixon
Horne	van Dijken
Jabbour	Woollard
Kleinsteuber	

**Special Standing Committee on Members' Services**

Chair: Mr. Wanner  
Deputy Chair: Cortes-Vargas

Cooper	McIver
Dang	Nixon
Fildebrandt	Piquette
Jabbour	Schreiner
Luff	

**Standing Committee on Private Bills**

Chair: Ms McPherson  
Deputy Chair: Mr. Connolly

Anderson, W.	Kleinsteuber
Babcock	McKitrick
Drever	Rosendahl
Drysdale	Stier
Fraser	Strankman
Hinkley	Sucha
Kazim	

**Standing Committee on Privileges and Elections, Standing Orders and Printing**

Chair: Ms Fitzpatrick  
Deputy Chair: Ms Babcock

Carson	Loyola
Coolahan	McPherson
Cooper	Nielsen
Ellis	Schneider
Goehring	Starke
Hanson	van Dijken
Kazim	

**Standing Committee on Public Accounts**

Chair: Mr. Fildebrandt  
Deputy Chair: Mr. S. Anderson

Barnes	Luff
Cyr	Malkinson
Dach	Miller
Fraser	Renaud
Goehring	Turner
Gotfried	Westhead
Hunter	

**Standing Committee on Resource Stewardship**

Chair: Loyola  
Deputy Chair: Mr. Loewen

Aheer	Kleinsteuber
Babcock	MacIntyre
Clark	Malkinson
Dang	Nielsen
Drysdale	Rosendahl
Hanson	Woollard
Kazim	

## Legislative Assembly of Alberta

10 a.m.

Tuesday, April 12, 2016

[The Speaker in the chair]

### Prayers

**The Speaker:** Good morning.

Let us bow our heads and reflect. Today, as we welcome a new member to our midst, let each of us take the time to build a relationship with him; to know him as a person, not just as a politician; to listen to his story about his history, his family, his hopes and aspirations for this province; to appreciate that we are all stronger now that he is with us.

Please be seated.

### Presentation to the Assembly of Mr. Prab Gill Member for Calgary-Greenway

**The Speaker:** I would now invite the leader of the third party, the hon. Member for Calgary-Hays, to proceed to the main doors of the Chamber.

Hon. members, I have received from the Chief Electoral Officer of Alberta the report of the returning officer for the constituency of Calgary-Greenway containing the results of the by-election conducted on March 22, 2016, which states that a by-election was conducted in the constituency of Calgary-Greenway and that Mr. Prab Gill was duly elected as the Member for Calgary-Greenway.

[Preceded by the Sergeant-at-Arms, Mr. McIver escorted Mr. Gill to the Mace]

**Mr. McIver:** Mr. Speaker, I have the honour to present to you Mr. Prab Gill, the new Member for Calgary-Greenway, who has taken the oath as a member of this House, has inscribed the roll, and now claims the right to take his seat.

**The Speaker:** Let the hon. member take his seat. [Standing ovation]

### Orders of the Day

#### Government Bills and Orders Second Reading

##### Bill 5

#### Seniors' Home Adaptation and Repair Act

[Adjourned debate April 7: Mr. Dach]

**The Speaker:** The hon. Member for Edmonton-McClung is not present. Is there another member to speak to Bill 5? The Member for Sherwood Park.

**Ms McKittrick:** Thank you, Mr. Speaker. Again I rise in this House and am able to say how proud I am of our government and the work that we're doing around affordable housing and ensuring that everyone has an affordable home. In particular, I'm very, very happy to stand and speak about the Seniors' Home Adaptation and Repair Act.

In my riding of Sherwood Park we have a lot of seniors who have their own homes, and with their age and as their income has become limited, they have a lot of challenges in being able to maintain their homes to continue to live in them and also with the adaptations that they need to remain in their homes. The adaptations may be as

simple as putting a ramp in their front yard or bars in their bathrooms or ensuring that the walkways between the bedrooms and the living room are accessible with a wheelchair. This is a big issue in my riding of Sherwood Park, and I would like to take the opportunity to thank groups like Seniors United Now, who have a big chapter in Sherwood Park, for all their advocacy on this issue. I also have a seniors' committee in Sherwood Park. I've brought together a group of seniors, and one of the main issues that they've been talking about is the challenge that they have in terms of staying in their homes and being able to afford just staying in their homes.

I'm delighted that the minister has introduced this bill because this bill will help the seniors in my riding to be able to stay in their homes and to not worry about leaking roofs or damaged doors or any other things that go on when you have your own single home. I'm especially delighted about this bill because I did studies around rural housing and rural homelessness when I worked in the county of Newell. One of the biggest causes of homelessness in rural areas was the fact that a lot of seniors had no place to go. When their homes were in disrepair, they had no funding and nothing to do, so their homes became condemned. It was no place for them to live. So I'm very delighted that this Seniors' Home Adaptation and Repair Act will meet the needs of not only urban seniors but also rural seniors.

One of the really great things about this act is that the minister has ensured that seniors are protected. We all understand some of the challenges when older people enter into contracts and try to negotiate with contractors in terms of home repairs. A great deal of the act talks about the need to protect seniors and to make sure that they have some protection if the contractor does not deliver what was agreed upon.

I would like to urge all members of the House to support this act. This act will definitely meet the needs of seniors. I really appreciate that the income test is \$75,000 for a single or a combined couple income and that the loan amount is \$40,000 because I think that all the repairs that seniors will need – home repairs, adaptation for mobility, or other issues – will be managed under \$40,000.

Thank you very much.

**The Speaker:** Hon. members, I believe, with the permission of the House, the Minister of Finance and President of Treasury Board has a brief introduction to make. We need unanimous consent to do that.

[Unanimous consent granted]

**The Speaker:** Thank you.

### Introduction of Visitors

**Mr. Ceci:** I appreciate that, members of the House. I'd just briefly like to introduce a dear friend of mine, a city councillor from Toronto, Joe Mihevc. He originally started political life as a city councillor in the city of York, I believe. Then when amalgamation happened in those seven cities, he moved over to the city of Toronto. I've known Joe since FCM. We met back at an FCM in some city in this country back in 1996, and we've kept in touch with each other. He's a big proponent of inclusion of people, low-income people, and support for those who need our help. He was the chair of the poverty reduction initiative in the city of Toronto as well as something called DiverseCity Toronto.

Ladies and gentlemen of the Assembly, it gives me great pleasure to introduce Joe Mihevc, from the city of Toronto, up there in the gallery.

**The Speaker:** Thank you, hon. member.

10:10

**Government Bills and Orders****Second Reading****Bill 5****Seniors' Home Adaptation and Repair Act***(continued)*

**The Speaker:** I would recognize the Member for Fort McMurray-Wood Buffalo.

**Mr. Yao:** Thank you, Mr. Speaker. I rise today to speak about Bill 5. Bill 5, the seniors' home equity loan bill, is a major piece of legislation that proposes to create a home equity loan program. It's very important that the seniors in our province are able to age in place in the communities that they have built and in a place that is safe and adaptable to their needs. The programs we debate and vote on here in the House will have long-lasting impacts on people's lives and on the economy, so I appreciate the chance to debate Bill 5 at second reading.

Having looked at this bill, I have a few concerns about how this government intends to approach this issue. The legislation as it currently stands sets a framework that will get this government, essentially, into the business of banking, and I can't help but wonder why and how. You see, Mr. Speaker, this is yet another bill that gives a minister the power to create all the substantive details in regulation. This is a massive government home equity loan program. We're debating putting in a program with vague details and with the possibility of high financial risk to seniors and taxpayers.

The speed with which this government is moving through legislation is unacceptable. Right now Albertans are already worried about the economy, and right now their concerns are mounting as they watch the actions of this government, a government with an attitude. The NDP hasn't even been elected one year, yet we have already seen it make the same mistakes bill after bill, with little or no progress on the learning curve. For instance, last fall's Bill 6, a bill which would force farms into subscribing to a broken WCB program and also which initially took aim at the family farm, promised that details would be in regulation. The government ignored consultation and broke the trust of farmers across rural Alberta.

I firmly believe that if I'm going to be voting in favour of any legislation, then I need to be able to get back to my constituents of Fort McMurray-Wood Buffalo and say: "Look, this is a bill. Here it is. Here's what it does. What do you think?" But this government is not interested in that. This government is not interested in respecting the time of other duly elected officials or in respecting Albertans, who expect a certain level of legislative policies. Governing through regulation allows the NDP to avoid tough questions, and Albertans deserve better.

Mr. Speaker, for many years I served as a firefighter, and I was always running from one fire to another. I have now transitioned out of that role but can see myself slipping back into my old habits because, you see, the only difference this time is that the fire is the NDP's ideology, and unfortunately their 911 line is ringing off the hook.

Mr. Speaker, we have not even entered into second reading of Bill 1. Bill 1, which is the government's flagship jobs bill, was tabled on March 8 but has received no time for discussion in this House though it has received plenty of time for consideration for a bill with a preamble longer than the legislation. Now we stand in the second reading of Bill 5, a bill to create a home equity loan program for, according to the minister, approximately a quarter million seniors in Alberta. A program of this magnitude deserves thorough discussion and time for consideration.

Having now had a few days to consider this, it seems to me that there are a lot of important details that are simply missing. This government must explain and put into place real legislation before any member of this Assembly should be voting on this. We must not fall into the habits of the old government, which gave sweeping powers to the cabinet to make drastic changes with the stroke of a pen.

Mr. Speaker, last May the people voted for change. They did not vote for more of the same old, same old with the added benefit of a manifesto. Therefore, I would ask the minister to rise and explain why she did not include the following elements inside of the legislation, things like grant eligibility, loan eligibility, grant amounts, loan amounts, grant definitions, loan definitions, a list of approved repairs and adaptations, loan repayment schedules. They even have to provide a list of winners and losers in regard to contractors who would be able to work on a lot of these projects.

There are key components of the bill that are notably absent, and it's actually quite staggering. How does the minister expect seniors to trust this government when the program terms, eligibilities, approved repairs and adaptations, and money amounts are all subject to the whim of the minister? I recognize that the minister has come forward in recent weeks with press releases and statements on certain aspects of the program, but these numbers are not substantiated in the actual legislation.

For example, on April 6, 2016, the minister released a statement, which reads:

Under the proposed program, a maximum home equity loan of \$40,000 would be available to seniors with a qualifying income threshold of \$75,000, and who have a minimum 25 per cent home equity.

Elsewhere I've heard that the qualifying senior must maintain 25 per cent equity after the loan is taken, so I'm unsure whether it is 25 per cent home equity to qualify or it's 25 per cent home equity that must be retained after the portion of the equity loan.

The government needs to understand the importance of putting these details into legislation and the importance of the wording of the bills because if this legislation is passed, this will be what the department relies on when it puts this idea into motion. I can't help but feel that many of the most important parts of this bill are going to be in regulation. Essentially this means that the government would be creating a loan with no defined maximums and a grant program with few details as well. I understand that it's common to put the finer points in place through regulations; however, it is not common to use them for the most substantial components of the legislation.

The intent of the bill is worth while and respectable. Seniors should be afforded every opportunity to age in place or age in communities in a home that is safe and comfortable. This is something that the Wildrose is very much in favour of. But how can we agree to a program when we have no idea what it is going to look like and when we have no idea what future risks it may unintentionally present?

Mr. Speaker, I also think that one of the most serious questions that must be answered is: what is going on with the grant program? The minister has not yet stated publicly or formally what this grant portion will be or how it will be enacted. The legislation is so broad that it literally points out nothing. It states:

5(1) The Minister may, in accordance with the regulations, make a grant to . . .

(c) the owner [who] does not qualify for a loan.

Does this virtually mean that all of Alberta's seniors are eligible under either the loan or the grant portion of the program? Again, why has the minister chosen to leave questions of eligibility up in

the air, to be decided later in regulation? Don't seniors deserve to know who is eligible for this legislative program and who isn't?

This is a government that is constantly asking for trust from all sectors of society. Our seniors and most vulnerable deserve to know the details of this program and deserve to be reassured that this government can be trusted. I would love to see a program that actually encourages meaningful impacts and helps our seniors, and I encourage the minister to step up to the plate and answer these questions and put forth the government's policies in writing. Our seniors deserve better than this skeletal legislation.

Thank you, Mr. Speaker.

**The Speaker:** Thank you, hon. member.

Are there any questions of the member under 29(2)(a)?

Hearing none – I'm sorry. I would recognize the hon. Member for Calgary-Hays.

**Mr. McIver:** Thank you, Mr. Speaker. I rise to speak to Bill 5. I think this is an important piece of legislation.

**The Speaker:** Hon. member, we are on 29(2)(a). Are you speaking on that, or is it to the ...?

**Mr. McIver:** I wasn't on 29(2)(a), Mr. Speaker.

**The Speaker:** I would be recognizing someone else, then.

The Member for Edmonton-Centre.

**Mr. Shepherd:** Thank you, Mr. Speaker. It's my pleasure to rise in the House today to speak to Bill 5, the Seniors' Home Adaptation and Repair Act. As has been noted, this proposed act will allow seniors to use their home equity to make modifications to remain in their homes and maintain their independence.

In Edmonton-Centre I have a number of specialized seniors' facilities, but I also have some neighbourhoods where there are a number of seniors who own their own homes, particularly the neighbourhood of Queen Mary Park, where we have a number of people who have lived in that community for many years and would love, I'm sure, to continue to do so. Having had conversations with many, that is, in fact, the case, and I know that many of those residents remain in those homes until they are no longer able and then pass them on to their children, so there are some families that have some very deep roots in that area. This program, I believe, is very important in supporting those constituents of mine, allowing them, as other members have noted, to be able to age in place.

As noted, this proposed program includes a \$75,000 income test – that's either single or combined income – with a maximum loan amount of up to \$40,000. I think that those are both very generous amounts, allow plenty of room for seniors to be able to make the accommodations that they need to in their home, and provide for people within a reasonable range of income to be able to do that. On average, we know that Alberta's seniors' homes are older than those of the general Alberta population. Certainly, I know that that's true in my urban neighbourhoods and downtown here. Many of these were the first neighbourhoods in the city of Edmonton, so certainly we do have some aging homes there that will be in need of assistance.

**10:20**

The bill reinforces our commitment to supporting seniors and reinforces our commitment to addressing the needs and priorities of Alberta's growing and aging population. We certainly recognize that we have a growing number of seniors in our province, both urban and rural. As my colleague the MLA for Sherwood Park

noted, this is a program that benefits seniors across the province, both in our cities and in our rural areas.

Under this program seniors will not be required to make monthly payments, as they would with traditional loan programs. Instead, the loan and interest charges would be repaid upon the sale of their property when the senior passes away, when the senior moves, or earlier if the senior chooses to do so.

As noted by my colleague across the aisle, of course, this will require some new regulation, as is common with most bills, to support the new loan program. It's proposed that this program therefore be implemented on July 1 of this year. It's a good timeline, I think, that allows for regulation to be developed, for there to be some reasonable and significant stakeholder engagement to occur and would certainly be a time, I'm sure, when our colleagues across the aisle could submit their thoughts and ideas as well.

As we've shown, we've certainly been open to reasonable amendments on some bills or moving some to committee when necessary, as we did yesterday. I think this is something that we share common goals on, this is something where we all want the same effects. Certainly, if there are concerns about loan amounts or those sorts of things, we're open to discussion. I'm sure that the minister is happy to hear from you on that as well.

In that regard, however, I think the minister has clearly stated what her intent is in those regulations so far, proposing that the program be for those 65 years or older; that it be a maximum loan amount of \$40,000; that we have the income test, as I noted, of \$75,000; that in order to qualify, it would require 25 per cent home equity; and that it would be implemented on July 1 of this year.

In terms of the grant portion, that the member was concerned about, the new program does include a grant component for low-income seniors who do not themselves qualify for a loan. The grants will be limited to repairs or adaptations currently available under the special needs assistance program and would be subject to frequency limits, to maximum annual amounts, and to maximum lifetime amounts, those being \$5,000 and \$15,000. These are things, again, that I'm sure the minister would be happy to discuss. She's mentioned these, discussed them, and these are the things that will be negotiated and looked at during the process of regulation.

As was mentioned, the draft act that we're looking at today includes four sections to legislate consumer protections concerning the following: making sure, then, that the loan program will consider the reasonableness of the costs to the individual for the home repair, the renovation, or adaptation as part of the loan approval process; ensuring that contractors will be required to advise the consumer that the loan program is available to eligible individuals; advising the consumer of their cancellation rights if they are not eligible for the loan. It is important to ensure that seniors are provided with clear and proper information on the loan and the impacts it may have on them, including information like how the contract may be cancelled, how the consumer may notify the contractor, the effect of a contract cancellation, and the responsibility of the contractor to refund any money paid if the contract should happen to be cancelled.

I believe this is an excellent program. I believe this is a solid bill. I look forward to its implementation. This is a program that will increase the types of repairs and adaptations of the current special needs assistance home repair grants, expanding them to any reasonable repair or adaptation that will assist a senior who chooses to remain in their home. Those proposed adaptations or repairs will be deemed eligible if they improve or increase any of the following in a senior's home in support of aging in place, those being their physical safety, their mobility, their independence, or their health. I think that these are reasonable parameters, these are good supports.

I believe it's an excellent opportunity. We as a government can use the opportunities that we have and the levers that we have available to ourselves financially to be able to help seniors who are in need to be able to repair their homes, to be able to refurbish their homes and bring them up to a standard where they will be able to remain there for as long as possible, a benefit to themselves and to their communities.

I appreciate the opportunity to stand up and speak today in favour of this bill, and I look forward to further debate. Thank you, Mr. Speaker.

**The Speaker:** Thank you, hon. member.

Are there any questions for the Member for Edmonton-Centre under 29(2)(a)? I would recognize the Member for Drumheller-Stettler.

**Mr. Strankman:** Well, yes. Thank you, Mr. Speaker. I, too, agree and have great and admirable respect for the seniors of our province, the people who are the fabric of our province and who have built this province. I do also recognize that there are different jurisdictions in the province and different relationships that are required for implementation of a provincial legislative regulation, that we're talking about here today. So with that in mind, to the Member for Edmonton-Centre. I'd like to understand. To my question about different jurisdictions, in a community similar to one in my constituency like Hanna, that has some 2,950 residents – and a good part of them, too, sir, are seniors – I'd like to know how a government agency would define a risk liability when they take ownership or take assets in that home to create loan eligibility and grant loan capability, a home that may not necessarily be of use when the population of that area declines to 25 per cent of what it is now.

**Mr. Shepherd:** I appreciate what you're saying. If I understand the Member for Drumheller-Stettler correctly, he's concerned about an issue which is certainly one of concern to us here in the province, the dwindling of the rural population in some areas. We're aware that we are losing population in some of our smaller towns, some of our rural areas as people move into the cities. Certainly, that can be the case as seniors age and may have to access other services that are no longer available or that simply have not been available to them in that community. So I can appreciate the member's concern for that.

Certainly, we want many of our seniors to be able to remain in the communities where they have grown up and where they have lived. As the member noted, of course, many of those seniors are the people who have built those communities, who have made those communities strong and ensured that those communities have been able to continue and where many of their family may continue to live and remain.

In respect to his, I guess, more specific concerns about the calculations and how the government agencies would determine precisely how they would calculate the value of those homes, how they would determine the equity, I can't personally speak to that. I am certainly not a realtor or a person who has that information. Again, that's, I believe, where the minister would be working with her ministry and those persons who have that expertise, who have that knowledge, who are providing her with the advice on this file. We'd be more than happy to hear from the member if he has any specific suggestions on how that should be addressed because I recognize that, yes, we can't simply treat all communities the same. We do have to recognize that home values do differ from city to city, certainly between city and rural. There are many factors that do need to be considered in that.

Certainly, in the process of drafting the regulation, I think it will be very important that we meet with all stakeholders, have the opportunity to discuss with persons who have more expertise in the areas of real estate, in home value, in looking at repairs and renovations, ensure that we find a way to make sure that we have a fair balance so that more seniors, who have helped build these important rural communities, who have contributed so much to this province, are able to continue to stay in their homes and have fair and equal access to this excellent program that's being put forward by the government and to the opportunities that it would provide, then, for them to be able to upgrade their homes, to be able to stay in their communities, and age in place.

Thank you to the member for the question.

**The Speaker:** The Member for Calgary-Hawkwood under 29(2)(a).

**Mr. Connolly:** Yes. I'd like to thank the member for his speech and his comments on the bill. Just a brief question. I'd like to know how he thinks this bill and the SHARP program will help his constituents in Edmonton-Centre.

**Mr. Shepherd:** Well, thank you to member for the question. As I mentioned, certainly within my own communities, particularly the community of Queen Mary Park although also the community of Central McDougall, I know that I do have a number of seniors who have lived in these areas for quite some time, who have contributed quite a bit to their communities and helped to build them up and to whom I'm very thankful for having inherited the opportunity to represent the communities that they've added so much to. Certainly, as I said, I think this will be of great help in allowing them to stay in their homes for much longer periods. Certainly, we are aware that allowing people to age in the community is cheaper in terms of health care. It helps people maintain better physical health, better mental health.

I think this will support my constituents.

10:30

**The Speaker:** Thank you, hon. member.

The Member for Calgary-Hays.

**Mr. McIver:** Thank you, Mr. Speaker. It's my privilege to rise today on Bill 5. Let me say this. This bill has the potential to do good things. I think, again, it's long been an interest of mine. As I've said before, during my time on Calgary city council I chaired the Calgary Housing Company for three years. Keeping Albertans in their own homes, keeping seniors in their own homes, and providing homes for those people that have a hard time providing them for themselves is something that I think all members of this House should be concerned with. And, I dare say, I expect all members of this House are concerned with that.

Looking at the bill, Mr. Speaker, it talks about allowing seniors to make repairs to their homes and the government loaning the money, the Seniors' Home Adaptation and Repair Act. I will say that I believe the intention of the bill is good. At least, that's my sense of it. In this House we deal with a lot of money, and dollars and cents matter.

The other thing that we deal with is the way that we affect the lives of Albertans, Mr. Speaker. Beyond dollars and cents, quality of life is something important and something that members of this House should be thinking about all the time. Seniors, a lot of them that I have met along the way, have told me in no uncertain terms that staying in their own home is a big contributor to their quality of life. Now, there are some, too, that have said, "I just can't cut the grass anymore; I just can't do the yardwork; I just can't do the stairs

anymore,” and they need to move on somewhere else by their own choice. But for those that want to stay in their own homes and for those that have made their own judgment as adult senior Albertans that they want to stay, giving them an opportunity to do that is, in my view, a good thing.

But what concerns me about the bill, Mr. Speaker, is that some of the details haven't been sorted out yet in terms of the regulations. Now, the bill talks about doing loans to seniors based on the equity that they have in their home, and I will say that that makes sense. At least, it does to me. I think it keeps the government from being at financial risk, and that seems prudent from the government's standpoint.

Where I'm not quite as satisfied with what's in front of me yet, Mr. Speaker, is from the standpoint of seniors themselves. Seniors, like other Albertans, have a variety of levels of financial literacy that are not the same from person to person. That's not just seniors; that's all Albertans. We all have a different level of financial understanding. When this bill talks about inserting seniors into a pretty important financial transaction, it's important that the steps be taken to make sure they understand it: they understand what their obligations are, they understand how they gain, they understand how they lose, they understand what could go wrong and, of course, what could go right.

Again, I fully expect that the government's side is wanting to deal with this in the proper way. I don't doubt that on this bill at all. What concerns me is how we explain it to seniors across Alberta in such a way that they will (a) appreciate it and (b) like it. The reason I say that, Mr. Speaker, is because this isn't the first program that's been launched in Alberta that provides seniors with financial benefits based on the equity in their home. There have been opportunities before for seniors to use the equity in their home to mitigate the effect of property taxes that, due to their income, in their later years they may not be able to easily pay and still buy groceries and medications and pay the utility bills and other things that I think we can all agree are truly important.

The reason that I raise it, Mr. Speaker, is that those other programs which are, I dare say, similarly designed – I guess, what I'm asking for us to think about is the fact that with some of those other similarly designed programs, there hasn't been a lot of uptake from seniors. I believe they are pretty good programs, but there still hasn't been a lot of uptake. So what I don't see here in either the bill or in the government members' explanations so far is whether they've had enough conversations with seniors and seniors' groups in Alberta to understand adequately why they haven't taken up these other opportunities to mitigate the financial pressures of a shrinking personal income – because pensions don't always rise at the same rate as the cost of living – and rising expenses and allowing seniors to stay in their homes, which I think we all agree is a good thing.

Aging in place was mentioned. I think it's something we agree with. Having seniors stay in their homes saves society – this is one of those interesting places in government where it's kind of fun, one of those places where you can actually contribute to people's quality of life and save money if you do it right. You can actually do both. This is one of those rare things. Again, this is a suggestion. To me, what I haven't heard in the explanation yet and that I'm listening for is how you're going to get seniors to take the government up on this. I only say it because of the experience with other similar programs, which I also think are good, and the seniors aren't taking the opportunity on a very large-scale basis.

Now, I will say – and this is an anecdote. The plural of anecdote is not data. I get that. Nonetheless, I'm going to share an anecdote, knowing that I'm not representing it as being universal across Alberta. But I have talked to several seniors anecdotally that have

said that they haven't taken the government up on the plan to take a loan against their home to mitigate property tax because they don't want the value of their home eroded. How can you argue with that?

I guess we need to take the time with people to talk about how – and, of course, there is no guarantee over time. There is an average, of course, that we can point to historically, but anybody that sells financial instruments knows that you can talk about historical trends and historical things that have happened, but you can't guarantee that those historical things will happen in the future. We know that historically, not every year but most years, the average value of homes in Alberta goes up. Technically, I suppose, if a senior stays in their home and they take a loan from the government for \$10,000, you know, and a home is worth – I don't know the average price across Alberta. I think in Calgary it's around \$450,000. In Edmonton it's probably something similar. So if their property goes up 10 per cent over three years, that's potentially a \$30,000 or \$40,000 lift, and if they take a \$10,000 or \$20,000 loan against that, they could have, well, not on a percentage basis but in actual dollars, an increased value.

The reason that seniors have told me they're concerned about this is not out of concern for themselves. What they always say is: I want to have something to leave the kids. Now, a line of thinking that I've heard, that is probably as wise as any, is to make sure that you spend the last dollar you have on the last day and, some even say, bounce the cheque to the funeral parlor. I'm not suggesting that anybody bounce a cheque. I'm just recounting a story, sayings that I have heard. Nonetheless, despite that, Mr. Speaker, a lot of seniors are truly interested and care about their children and their grandchildren and want to leave them something. Again, it's anecdotal. I'm not calling this data, but anecdotally I've heard a lot of seniors say that the reason they don't want to take the government up on loans like this is because they don't want to degrade the value of what they're going to pass on to their children. Completely selfless. Completely selfless.

So what's missing for me is that I haven't seen, again, either in the bill, in the black-and-white text, or in the explanation from the government that they have made the effort or taken the time or talked to enough seniors' groups to get them to the place where they say: “Oh, okay. I understand. This is a good idea. It will help my quality of life. If it will help my quality of life if I can stay in my home longer, then it will help my quality of life if it's not so drafty because I have new windows and doors. It will help my quality of life because my monthly bills will be lower if I can replace that furnace that's not working as well as it ought to. It will help my quality of life if the roof isn't leaking, and it might even keep the value of the rest of my house in good shape.”

**10:40**

All of these things are potentially good, and I give the government credit for thinking of these things. But it doesn't solve the one big question that I have, which I'm posing here – I hope they don't take this as a criticism of the bill but, rather, a place where I think some work needs to be done – and that is getting seniors to the place where they can say: I will accept this. If the government passes this bill as it is now, it's potentially a good thing, but my advice or my suggestion or my thoughts for the government are that a good thing is only good if it truly is good for those that take it up. Okay?

I'm thinking that the government members probably want to help – I don't know. I don't know what their target is. I'd be interested to hear what their target is and how many seniors they want to help and what their strategy is to get there. If they want to help half a million Albertans that are seniors over the next 10 years – that's an

out-of-the-air number, so don't take that too seriously; I only use it for illustrative purposes – but only 10 Albertans take it up, well, it's a nice piece of legislation that didn't do any good. Still nice but just didn't do any good.

My counsel for the government is: do the work, talk to the seniors' groups, and try to make sure before you set this in stone that it is something that seniors will actually take the government up on. I'm sure that while everybody likes to have a piece of legislation passed with their name on it, they'd be more proud if they could say, "I helped a hundred thousand seniors," or "I helped half a million seniors." They'd be less proud if they said: we passed a bill 12 years ago, and we helped 10 seniors. That would be less impressive. I'm sure the people on the government side would agree with that as well.

So that's my concern. And because we're early in the debate, I'm not even saying that the government hasn't done this, but I am saying that if they have, I haven't heard it. I'm hoping before we're done here to hear that.

The other piece that is probably worthy of taking some time for, that my colleague in the second party talked about, is the regulations. Again, you know, seniors have been around long enough that almost any rodeo they go to is not their first rodeo. They've been to places where they've been treated fairly before, and they've been to places where they've probably been treated unfairly before. And if they're not sure that this is the place that they're going to be treated fairly, they're just not going to take the government up on the offer no matter how well intentioned it is.

Two pieces, Mr. Speaker, that I'm counselling on – and I hope the government takes it in the helpful spirit in which it's intended. One is that before they pass this, if they can make sure that the regulations are known to the public and seniors, in particular, to know whether they will be comfortable taking a loan from the government, guaranteed on their house value; and, two, just in general what do they need to see to give them comfort that this will be a good deal for them and that whatever concerns that they have, including, "Will there be anything left for my kids?" are satisfied.

With that, I will sit and listen. Perhaps by the time we get to the end of the debate on this bill, we will have some of those things resolved and – who knows, Mr. Speaker? – on this bright and shiny day perhaps even amicably.

**The Speaker:** On 29(2)(a), the hon. Member for Edmonton-Centre.

**Mr. Shepherd:** Yes. Thank you, Mr. Speaker. Well, thank you to the Member for Calgary-Hays for his kind comments about the intent of the bill, the focus of the bill. I'm glad that we are in this House, it seems, pretty much united in spirit and intent on moving forward with this legislation, which is an excellent place to be.

In regard to some of the other things he pointed out, I appreciate the thoughts that he provided. I think there were some very thoughtful comments on, first of all, the issue of consultation and, secondly, on the issue of communication.

First of all, on the area of consultation. Now, while I was not personally involved in the consultation process, which the minister undertook in the drafting of this legislation and in working with the ministry – and I don't know how long this has been at work in the ministry. It wouldn't surprise me if it may have even predated our government as many of these things often do. But that aside, I do know that we have spoken with some seniors' groups and had the opportunity to talk with some folks who do work with seniors closely, frequently consult with them, and have a good sense of what seniors' concerns are throughout the province.

Here in Edmonton-Centre I'm very proud to have the head office for SAGE, or the Seniors Association of Greater Edmonton, who

offer a great number of excellent programs for seniors throughout the city and at their headquarters, just off Churchill Square. Karen McDonald, the assistant executive director of SAGE, did come out and in our government press release was in support of this bill, stating that "research consistently shows that seniors prefer to age in their homes, so it is critical that [they] are able to adapt and maintain their homes" and that SHARP, the seniors' home adaptation and repair program, "is a crucial step towards making aging in the right place a possibility for all Alberta seniors."

We also did engage with Seniors United Now, another seniors' group here in the province, who also stated that they embrace the proposed program as it's written, believing that "a loan for needed repairs and modifications to seniors' homes can [in fact] assist them to remain in the comfort and safety of their homes for a longer period of time" to their greater benefit.

So some consultation has occurred, but I do appreciate that the member suggests that we do so on a thorough basis as part of the regulatory process to ensure that, in fact, if this program is enacted as of July 1, as is proposed, the program will best meet the needs of seniors and be something that they would want to participate in. Certainly, it's important if we're bringing forward programs in government that we want those to be taken up and used as much as possible.

In terms of the communications aspect I also really appreciate what the member had to say there. Certainly, having spent five years working in the communications field on such controversial topics as, say, the Metro Line here in Edmonton, I'm well aware of the importance of having good communication with the public. I'm well aware that, you know, how well a program functions, how well it's taken up, whether people are willing to participate is very contingent on how well the factors of that program, the uses of that program, the eligibility and accessibility to that program are communicated to the general public. So I certainly think the alliances we've already begun to build with these seniors' organizations here in Edmonton and across the province will be a very important part in communicating that information, working with all of our community partners to make sure we get that information out on the ground, particularly, as the member noted, on the issue of consumer protections to make sure the seniors are well aware of everything that's available to them and all the protections that they have in the operation of this program.

I appreciate the comments from the member there and his thoughts on that. In terms of that I guess I was wondering if he has any suggestions for particular groups or individuals that he would recommend that we approach to discuss this with.

**Mr. McIver:** Well, probably there are a number of seniors' groups that I could identify and get at. Perhaps the member would give me a day or two, and I could probably accumulate a note of some seniors' groups that the minister may want to consult with. Again, it's simply with – I think seniors understand that this is to loan them money to keep them in their house. It's the financial arrangements, in my view, that we need to make them comfortable with. I will take the offer up from the hon. member to have some seniors that I know, some representatives of seniors' groups, contact him and put some questions together that I think they will find necessary to be answered from the legislation. Perhaps we can get to a place where we'll not only have a piece of legislation that's passed and not only well intended but used.

**Mr. Dach:** It gives me great pride today to rise under 29(2)(a) and speak to Bill 5 and some of the concerns raised by the Member for Calgary-Hays, and I do . . . [The time limit for questions and comments expired]

**The Speaker:** The Member for Edmonton-Meadowlark.

**Mr. Carson:** Well, thank you very much, Mr. Speaker. It's a privilege to rise today in support of Bill 5, the Seniors' Home Adaptation and Repair Act. I can tell you that during the election many people in my community were concerned with the fact that similar programs by the previous government were going to receive cutbacks, leaving many seniors wondering how they might afford important repairs on their homes. These costs are often unforeseen and can force people to move out of the communities which they've spent their entire lives in. We need to do everything in our power to keep these seniors in the comfort of their homes, and the broadened scope on repairs which is offered through Bill 5 will do exactly that.

I can think of many people in my community who will be able to access this program, in particular the many seniors in Meadowlark who are on fixed incomes. Our office sees many of these seniors, and it is sometimes and often a last resort for them. These seniors are often one unforeseen cost away from losing their homes, which they worked their entire lives to save for. I am proud that, if passed, I will have one extra tool to support them.

**10:50**

We know that aging in place is important for seniors and their families. Not only does it promote independence and a better quality of life, but it also benefits our health care system and our communities as a whole. This program will be available to about 260,000 seniors, and unlike a bank loan, seniors will only pay simple interest, not compound. The loan can also be paid on the sale of their house instead of month to month if the senior so chooses.

There are many pieces within this proposed legislation that I am happy to support. It broadens the scope of repairs and renovations, increases consumer protections for the contracting process, and promotes aging in place. The initiatives within this bill – increasing consumer protections, making life affordable for seniors, supporting the idea of aging in place – are all ideas that we as New Democrats campaigned on. We told our communities that we would support our seniors and their families, and that is exactly what this legislation will do. I think that we can all agree that our seniors deserve to live out their lives where they choose, with dignity and independence.

I am proud to support Bill 5. I know it will benefit the seniors and their families in the Meadowlark community. I know this because they have asked for programs similar to this. Seniors need help now. This is not about ideology. This is about doing the right thing for seniors in our communities today. I'd like to thank the Minister of Seniors and Housing for putting Bill 5 forward, and I encourage all members to support it.

Thank you.

**The Speaker:** Under 29(2)(a), the Member for Lac La Biche-St. Paul-Two Hills.

**Mr. Hanson:** Thanks very much, Mr. Speaker. I'm proud to stand up under 29(2)(a) and ask a question to the Member for Edmonton-Meadowlark. I'd just like to touch on what my partner here from Drumheller-Stettler was alluding to earlier, when he talked about Hanna.

I'd just like to use an example that happened in the recent past in British Columbia, where the community of Tumbler Ridge was, you know, a very vast and vibrant community. Housing there went from an average starter home of about \$300,000 and dropped down to \$25,000 with the closure of the coal mine. So when you talk about a community like Hanna or Forestburg, where you have a senior that's lived in the house that maybe they only paid \$40,000 for, and now the house is worth \$200,000, and they go and apply

for this loan, and they get approved for \$40,000 – then we close the coal-fired generation and the coal mines in those communities, and housing drops through the floor like it did in Tumbler Ridge. I mean, that's an example that you can look up, and it's a fact. What do we do with these seniors? Does the member think that this could cause a financial stretch to the seniors living in those communities like Hanna, as previously mentioned? What does he propose the government do in situations like that?

**Mr. Carson:** Well, thank you very much to the member for the question. I believe it was the Member for Edmonton-Centre who said: I apologize, but I'm not a real estate agent. Unfortunately, I definitely see where you're coming from. It's quite possible that situations like that could happen, I suppose. Well, they have been proven to happen, but unfortunately there's not a whole lot that we can do about that. I think that this program will support the seniors in my community, and it's up to the senior to really evaluate whether this program is right for them. It won't necessarily be right for everyone, but this is just another tool for them to have when they're looking at making life more affordable for themselves.

Thank you.

**The Speaker:** The Member for Olds-Didsbury-Three Hills, under 29(2)(a).

**Mr. Cooper:** Please. Yeah. Thank you, Mr. Speaker. I appreciate the comments. I'm just a little bit seeking some clarification on, then, why we would want to be in the real estate business.

**Mr. Carson:** Thank you to the member for the question. I don't think that we are in the real estate business. I think that we're in the business of supporting seniors, and that's what this bill does.

**The Speaker:** Edmonton-Centre.

**Mr. Shepherd:** Well, thank you, Mr. Speaker. I was just reflecting as I was listening to the Member for Edmonton-Meadowlark and, of course, listening to the important questions from our members opposite on some of the issues that they were raising and that were raised by the member here as well and then just sort of reflecting that, certainly, I think it's beneficial, then, that our government is moving forward with our climate leadership plan, which will be providing a transition for communities like Hanna and some of the others that have been mentioned that may be affected by coal closure so that when we're looking at situations where seniors do have their homes in these communities, these communities will be able to benefit from a transition to more renewable products, finding new economies, new businesses that can operate in these areas to ensure that we can continue to allow people to remain in these rural Alberta areas, to be able to support those communities, to be able to continue and themselves be able to age in place in those communities and then have the opportunity to benefit from this program.

I was wondering if the Member for Edmonton-Meadowlark had any thoughts on the possibilities that that offers there.

**Mr. Carson:** Sure. Well, I agree with everything the member just said in terms of how these programs could help rural communities in terms of transitioning.

But, I mean, it's been said before that any opportunity that we have to support seniors aging in place – honestly, I can tell you that I've had conversations with our counterparts in the municipal government, who have been talking to me about programs that they would like to start that would directly benefit from this program.

Thank you.

**The Speaker:** The Member for Innisfail-Sylvan Lake under 29(2)(a).

**Mr. MacIntyre:** Yes, 29(2)(a). Thank you, Mr. Speaker. To the hon. member: are we to understand that when the people in Hanna, 500 of whom may be losing their jobs because of this climate action plan of this government, are going to lose their jobs and their real estate values are going to decline, this transition thing that this hon. member is talking about is going to completely replace those 500 jobs, which average \$92,000 a year in income?

**An Hon. Member:** Is that the question?

**Mr. MacIntyre:** That's the question.

**Mr. Carson:** Well, thank you very much to the member for the question. You know, I stand here today in full support of our climate leadership plan, thank you. I believe that it will lead a way forward. As has been said before, our federal counterparts were unable to offer a solution to these communities that they were planning on phasing out in the first place, so we will make the transition, and we will help these communities.

Thank you very much. [The time limit for questions and comments expired]

**Mr. MacIntyre:** Coward.

#### **Point of Order Inflammatory Language**

**Mr. Mason:** Mr. Speaker, the hon. member opposite just called the Member for Edmonton-Meadowlark a coward. I demand that he stand up in his place and apologize.

**Mr. MacIntyre:** I apologize for said comment. Yes, Mr. Speaker, I apologize for calling the hon. member a coward for not answering my question.

Thank you.

**The Speaker:** I'm sorry. I didn't hear the last part of your comment.

**Mr. MacIntyre:** I will certainly apologize for calling the hon. member a coward for not answering my question.

**The Speaker:** Thank you.

The hon. Government House Leader.

**Mr. Mason:** Mr. Speaker, that still leaves an implication that the hon. member refused to answer the question. In fact, the time ran out, as that hon. member well knows.

**The Speaker:** Hon. member, are you prepared to make any other statements with respect to the point being made?

**Mr. MacIntyre:** I just withdraw.

**The Speaker:** Did you apologize, sir?

**Mr. MacIntyre:** Yes.

**The Speaker:** Could you please stand?

**Mr. MacIntyre:** Yes, sir. I apologized, and I withdraw.

**The Speaker:** Thank you.

The hon. Member for Lac La Biche-St. Paul-Two Hills.

#### **Debate Continued**

**Mr. Hanson:** Thank you very much, Mr. Speaker, and I thank you for the opportunity to stand and talk to Bill 5, the Seniors' Home Adaptation and Repair Act. I have a huge heart for all seniors and especially for the seniors in my community. I meet almost monthly with the region 2 Council on Aging, and I'm here to represent their needs and hope that you will truly take to heart what I have to say here today.

While I support the stated intent of this bill, which is to help Alberta seniors stay in their homes for longer, I have a few concerns I'd like to bring forward, one of which I brought forward in my question there. Seniors I have talked to so far would rather see government offer help with day-to-day services to help keep them in their homes rather than a loan program that allows them to renovate their homes when low-interest loans are already available through local banks if needed. With this in mind, I have to ask: what research and consultation led to this legislation? Can you please tell all of us here in this Legislature and all Albertans why the minister chose to introduce this new, untested program instead of focusing on improving existing programs?

I fully support seniors staying in their homes and staying in their communities that they've been part of for years. I know that this adds to their longevity and health and also to the value of our communities. We know from studies that when seniors remain in familiar surroundings close to family and friends, they generally fare better mentally and physically. Most important of all, we know that the majority of seniors want to stay in their homes.

**11:00**

Top-quality care and services for seniors is a Wildrose priority. While I'm sure this bill was brought about with good intentions, I certainly do have a few concerns with the structure of the program. I do hope that I'm able to get some answers from the minister and the government in response to some of these issues.

Just like all Albertans, seniors are worried about their futures and the future of this province. They're worried about the consequences of risky, ideological legislation and the effect it could have on their futures. Just last week I rose and spoke in this House about the 4.6 per cent increase to property taxes for the residents of Vilna due to the NDP government's inaction because they refused to reinstate the grants in lieu of taxes program. I know that a lot of residents have moved out to smaller communities because the houses are cheaper than they are in the city, and now the town has to raise their taxes because of these actions, or, rather, the irresponsible actions of this government. I'm hearing this concern often as I travel in my constituency. Municipalities, like all other forms of government, only have one source of income, and that is the taxpayer.

The government can't continue to download costs for provincial responsibilities onto municipalities. When it does, the NDP government forces municipalities to in turn download these costs, this time to the residents, many of whom are seniors on fixed incomes. On issues like these it's a matter of priorities. Wildrose believes that an efficient government should cut wasteful spending so that it can afford to meet its financial obligations. In other areas such as reinstating the grants in lieu of taxes program to ensure that seniors and other Albertans' property taxes don't go up, we need to support our municipalities. Our seniors deserve our very best. We're talking about our parents and grandparents, who have cared for us all our lives, and we have the opportunity here to ensure that Bill 5 does only the very best for those people, who have always tried to do their very best for us.

Some Albertans are fearful and have reservations about this bill and other decisions this government has made. I would like to take

the time to express a few that I've heard or identified so far. I've heard concerns about the government allowing adequate time to consult with seniors to see if they truly think there is a need for a loan program like this. Personally, I know I would like to have much more time to speak with the groups from my riding such as the Council on Aging, that will be meeting in June. I'm scheduled to meet with them again. It would be really nice to sit down with them and discuss their thoughts on this.

I'm also concerned because there seems to be a lot of information missing from Bill 5. The bill states that "the amount of a loan, together with interest, is a debt owing to the Crown in right of Alberta." It also states that "a loan is subject to the terms and conditions provided for by the regulations." So the terms of the loan will be in the regulations, which could at any time change, under the sole direction and discretion of the minister after the bill is passed. This is a real concern for me, and it should be a very big concern for seniors.

It also states in subsection (6):

The Minister, in consultation with the Minister determined under section 16 of the Government Organization Act as the Minister responsible for the Financial Administration Act, shall periodically determine the rate of interest applicable to loans based on an estimate of the Government's cost of funding loans under this Act, including the cost of making and administering the loans.

Again, the government can change the interest rates on loans our seniors become responsible for when they sell their houses, and these changes will come through regulation, at the discretion of government, with no legislative oversight. These questions deserve our attention because taking care of our seniors is vitally important. The people who have built this province with their sweat deserve our best.

Another one of my concerns is that seniors have often scrimped and saved, have paid taxes their entire lives, and worked hard to purchase their homes. For many of them that home is their retirement plan. Anything that affects this major investment is a big deal and one that I know seniors will not take lightly. It's okay to take out a loan when you're in an advancing, growing economy, but when you're in one that's in flux and likely to decline, it's very, very risky.

With the taxes that they already incur in my riding, especially in one small village that saw an increase in their taxes last year of 80 per cent at one point, many of these people are on fixed incomes, and they simply cannot afford it. They will likely face increases to their energy bills due to the decisions this government has made in addition to increased taxes on their properties, all of these increases when they are on a fixed income.

There are precautions in this legislation to regulate and oversee the construction work that is being done and to make sure that the seniors are being protected financially. The desire to protect seniors from those who would take advantage is an excellent idea, but there are other acts and laws that also have provisions for this sort of protection. Could the minister assure this Assembly that there is no overlap or conflict with other consumer protection agencies?

Mr. Speaker, this bill needs to be done right the first time. We should take the time to get this right for the seniors of our province. So far the government has had a hard time monitoring infrastructure projects. How will it possibly monitor up to 140,000 new home renovation projects? Who will oversee this? Does the government really have the capacity to administer what could potentially be a very large volume of loans? The minister has claimed that it will be managed without any additional government resources, but will she clarify in this Assembly whether we will require government hiring to make this program a reality? We're very unclear on that.

I'm sure that the intentions of Bill 5 are good. We all agree with keeping seniors in their homes. I have an aunt who is 97 years old. She farmed all her life. She now lives in town, and she still gets out and gardens every year. Now, she doesn't need a loan to stay in her home, but she could sure use some daily help or even a couple of days when somebody would come and visit just to make sure she is eating right. You know, she doesn't need a loan to stay in her home, but a little bit of help from the government to assist with her living and to make her more comfortable would be great.

Let's make sure we work together to come up with some fair legislation and show the seniors of this province that we will take the time to get it right for them. Seniors are living longer and healthier lives than previous generations, and more and more seniors are able to live in their homes longer, a situation that is simply good for everyone. As I mentioned before, it's good for our communities to have these seniors as mentors for our children.

According to a government of Canada report, between 2014 and 2036 the average life expectancy for a 65-year-old is projected to increase by 1.8 years for women and by 1.9 years for men to 86 and a half years of age. Let's make sure that there are safety mechanisms in place to protect their interests and to help them succeed not only in their homes but also if and when they decide to sell their homes. Retirement homes are very costly, and we know that these seniors will rely on the sale of their homes and the profit from them on the day that they may need to leave their homes.

I look forward to hearing the continuing debate on Bill 5 in second reading, and hopefully we can come to some agreements on this. Thank you.

**The Speaker:** The hon. Member for Edmonton-McClung.

**Mr. Dach:** Thank you, Mr. Speaker. I rise under Standing Order 29(2)(a). The member opposite raised a number of issues and concerns with respect to the bill, and I'd like to respond to a couple of them.

In the spirit of supporting seniors, we know that we're talking about a quality-of-life issue and the ability of seniors to stay in their home for longer than they otherwise might by offering them, basically, a reverse mortgage type of program, which will not replace but will enhance the former grant program that was in place with the former government. This program will see a savings of about \$6 million for this government by ensuring that the grant program is retained, a \$2 million component, and offering an opportunity for seniors who are eligible to expand the types of repairs that they might be able to do to their home under this loan program.

The loan program that we're offering is expected to be taken up by probably in the neighbourhood of I would think about 5,500 people. The grant was adopted or taken up by around 7,000, so we expect that about 1,750 may take up the grant. We're estimating that a further three-quarters of that 7,000 might be willing to take up the loan.

**11:10**

As far as the uptake is concerned, we don't know for sure about it. Certainly, it definitely needs to be properly advertised and really communicated well to our seniors population. I understand and accept that the program whereby people who are seniors, eligible and owning their own home, could defer their taxes did not have a huge take-up on that opportunity for the reason that I and other members have indicated in the past, that seniors do want to protect their equity for their loved ones and pass on that asset to family members.

However, we do believe and have good reason to believe that the uptake will be higher here because seniors are not looking at an

intangible here. It's a very tangible thing they're doing with this money. They're accessing the equity in their home to improve it and probably improve the value of their home so that when it does change hands upon their passing or upon their sale of the property, they'll have an asset that's worth more than it otherwise might have been. So there's also security in the investment that they're making in improving their home. It accomplishes a number of things. It allows them to stay in their own home longer, and it improves the property itself, increases the value of the property.

As well, another thing it does is that by keeping those seniors in their home longer, it also keeps them out of longer term care, which is a huge savings to the government. It's a quality-of-life issue as well because the average lifespan of somebody going into longer term care is shorter than that of somebody who is staying in their own home.

As far as overlap with other programs or with other legislation, we've determined that that won't be the case. In addition to the act that the member opposite referenced, this loan program will be established. The equity retention of 25 per cent is a safety measure for all concerned, particularly for the senior who may qualify for it. We wanted to ensure that seniors did manage to maintain at least 25 per cent of their equity after the loan maximum that had been applied for was applied to that equation, and this gives a measure of protection to seniors so that they don't end up having a situation where they're under water financially because of the loan that they've gotten.

There were some points raised by members opposite regarding properties that may be in smaller communities, where the value of properties is quite a bit smaller. The department will be paying special attention to those, but the same equations will apply as far as making sure that the home equity retention of 25 per cent is still applicable. It may be that in some cases where the home value is quite low, the grant portion of this program may be more applicable.

I could speak to a number of other issues, but in the interests of time I'll allow the member opposite to perhaps respond with questions you might have.

**The Speaker:** The hon. member.

**Mr. Hanson:** Thank you very much, Mr. Speaker. To be clear, I don't disagree completely with this bill, and I don't dismiss it in its entirety. We agree with it in principle.

You did mention – and it's been mentioned quite a few times – that there has been consultation on this, yet you state that you have no idea what the uptake is going to be.

**The Speaker:** Thank you, hon. member.

The hon. Member for Athabasca-Sturgeon-Redwater.

**Mr. Piquette:** All right. Thank you, Mr. Speaker. I rise this morning to speak in support of this bill, and I would like to say that my colleagues have made some excellent points on why this bill should be supported.

What I'd like to do in my few moments is that I'm going to talk about maybe a couple of issues that people haven't addressed so far. The first is that I don't think it's just about keeping seniors at home. It's also about keeping seniors safe at home, so I'm going to talk a little bit about why I think it's important in that regard. Then I want to spend a few minutes just dealing with some of the criticisms that the other side have made on the bill.

When I say that it's more than just about keeping seniors at home, I'm kind of drawing on my experience as an insurance agent in rural Alberta, where as part of my job I inspected, well, hundreds of homes, many of them belonging to seniors. We have to inspect homes for insurance purposes. We're basically looking at: what is

the likelihood of this house burning down? What is the likelihood of having liability issues; for example, somebody falling down the cellar stairs and breaking their neck, and so on? We also look to issues like: is there going to be any degradation of the house because of a faulty roof, things like that?

Going out and inspecting, you know, some of these farms in my area sometimes would just create some real moral dilemmas for me as an agent. You'd go to a property that maybe 20, 30 years before had been in good condition but had degraded very considerably, and you'd have maybe an old widow staying in the house by herself and in unsafe conditions but without the funds available to be able make the necessary repairs but – and this is true of a lot of our rural folks – too stubborn to actually move, right? The dilemma would be: well, what do I do? Do I put in an accurate evaluation of the property and see this poor person's insurance get cancelled because the home is in fact uninsurable, or do I try and work with the family and work through other means to try and get it up?

I think it's a real misnomer for people to think that this is an issue about whether a person is going to be going into a home or staying in their house. A lot of these seniors are going to be staying in their homes regardless. This is just one more tool that we can have in our quiver to make sure that they have the funds available to be safe – right? – to replace that outdated electrical breaker box, to repair the roof so they don't have leakage and then get black mould and issues like that, to put on railings for going down into the cellar. I think it's really important that way. In that sense, we already have people that are living in dangerous circumstances, so I think the sooner, the better.

Also, I think another reason that sooner is better is because this is the ideal time for this type of program. Why is that? We are in a situation where, unlike just a few years ago, you have contractors that are looking for work and are prepared to do that work at very reasonable rates. I think this actually does speak as well to the Member for Calgary-Shaw's concerns about communication and uptake. Right now we actually would have a very motivated group of people to inform seniors about the existence and availability of the program, and these would be the contractors that are looking for work. I think that kind of addresses some of those concerns.

Just to step back for some of the concerns expressed by the Official Opposition about a lot of it being left to regulations, I'm having some difficulty quite understanding their argument because it seems like they're saying two contradictory things. The one thing they're saying is: well, we can't trust the government to put these through as regulations; we need to have this all in legislation because it all has to be up front. Now, of course, when you do that in legislation, we actually have to come back before the House in order to change it. It's something that's very difficult to change on the fly, to adjust for circumstances, that type of thing. That's the one concern: put everything up front.

The second concern: well, what happens if there are changes in home equity, you know, if the value of homes in particular neighbourhoods decreases, and what happens if the interest rate goes down? I mean, you have all these variables, so how do you have bills or acts that can actually adjust for things that are variable? You put them in the regulations so that they can be adjusted as they need to be.

It's for those types of reasons that I think this bill does make a lot of sense, and it makes a lot of sense to do it now. Now, we do have a consultation period, as the minister stated, from now until July 1, and there will be plenty of opportunities, I think, for seniors and other associated stakeholders to have a chance to work with it.

I'm in favour of this bill, and I really appreciate the minister thinking of our seniors and doing our best for them while at the same time not imposing undue burdens on the taxpayer. Thank you, Mr. Speaker.

11:20

**The Speaker:** Hon. members, Standing Order 29(2)(a). The Member for Drumheller-Stettler.

**Mr. Strankman:** Thank you, Mr. Speaker. To the Member for Athabasca-Sturgeon-Redwater. I certainly respect his input when it does come to seniors, but I'd also question the understanding that he brings forward of government involvement in legislation regarding seniors' development when in his own personal life he's come from a private industry relating to insurance whereas in other jurisdictions; i.e., Saskatchewan – recently, I guess, they've changed it – have only government-mandated insurance. It'd be my question as to why the Member for Athabasca-Sturgeon-Redwater on one hand would advocate for government involvement, government relationships primarily when it comes to seniors but not necessarily in an industry that he comes from.

**The Speaker:** The hon. member.

**Mr. Piquette:** Thank you. I'd like to thank the member for the question. I'm not sure that I really see a conflict between my previous role in the private insurance industry and my support for this program. In fact – and this might be a bit of speculation on my part – I think that the private insurance industry could actually help alleviate some of the concerns other members have expressed over this.

Now, the reason why I don't think it's a conflict is because it actually speaks to an unfortunate catch-22 when it comes to private-industry home equity loans because what happens in your private home equity loan, just going beyond the terms and all that, is that generally you have an obligation to show an insurance certificate to be able to guarantee that the bank's equity in the house is protected in case of a fire or some other unforeseen event. Now, unfortunately, if you're a senior in a situation where your house is uninsurable and, in fact, that is the reason why you need to do these renovations, you're caught in this catch-22, right? You can't get the loan from the private company until you make the changes that you're borrowing to make. Whereas in this program – and I looked carefully, you know – unless this gets changed in committee, although there is a requirement to keep it at about 25 per cent of equity, there is no insurance requirement. So what this would do would be to provide an avenue for seniors who wouldn't otherwise be able to qualify for home equity loans in the private market to be able to bring their residences up to code. I think that addressed that.

Was there a second question? If so, I could cede the floor again to you, but I think I may have addressed it. If I haven't, I'm happy to.

**The Speaker:** The hon. Member for Strathcona-Sherwood Park. Under 29(2)(a)?

**Cortes-Vargas:** Yes. Thank you very much. It was really interesting hearing the member's experiences going to the different homes. I know that one of the changes with this bill from the previous program, the example program, the special needs assistance program, is that it allows for an increased cost of the loan. I guess my question to you is: do you see a benefit, having seen some of the houses, in seniors having access to more money in order to make, specifically, home repairs? That's also the difference with this one versus the previous program being offered. It had a limit to how much home repair they were allowed to make with that application.

**Mr. Piquette:** Yeah, I'd have to say that there is definitely a benefit, as my colleague has stated, in having this, where you don't have that limit on the home repairs.

**The Speaker:** Standing Order 29(2)(a). The Member for Edmonton-Whitemud.

**Dr. Turner:** Yes. Thank you, Mr. Speaker. I would ask the member to further expand on this concept of insurability. I would have thought that by putting improvements into the home, we would see increased levels of insurability. That that might include things like lifts in the home or accessibility things as well as fire protection.

**Mr. Piquette:** Well, lifts and that type of equipment, if I understand the question, wouldn't really impact the insurability either way. However, things like repairs definitely would.

**The Speaker:** Hon. members, I just want to use the opportunity to remind the entire House, not just a few, under Standing Order 23 to be conscious of the language that we use and the respect for each other. That's what produces productivity here, and I just would like you to continue to keep that in mind.

The hon. Member for Innisfail-Sylvan Lake. [interjection]

**Mr. MacIntyre:** Coincidental, I'm sure.

Thank you, Mr. Speaker. I rise today to speak to Bill 5, Seniors' Home Adaptation and Repair Act. This bill seems to be a well-intentioned attempt to help seniors stay in their homes for as long as possible, which is an excellent idea. Albertans are increasingly worried about how they're going to make ends meet, and as this slump continues and more people are out of work for longer periods of time, the government's lack of meaningful action, of course, is a huge cause of concern for Albertans. As one of the hon. members from across the way said, Albertans need action from this government now more than ever, but I do want to add: let's not leap into something before we've taken the time to have a thorough conversation with all of our seniors to make this bill a better one.

Bill 5 sets out to tackle a noble goal, and we know it's a goal shared by Alberta seniors, 91 per cent of whom state that they would prefer to stay in their own homes as they age. It's a goal we should work toward because they have a right to stay where they're comfortable, among friends, their family, and in familiar surroundings, which is very important to seniors' health, so that they can be independent for just as long as possible. Through their hard work and sacrifice, their years of patient perseverance and fierce tenacity our seniors built this great province. They and their parents worked to make our province the best place in the world to live and raise a family. Ensuring that seniors who need assistance can receive it in a stable, reliable, and efficient way is a priority for Wildrose, as it should be for any government, and giving support to seniors who need it to be able to enjoy their well-deserved retirement in the comfort of their own home for as long as possible should certainly be a priority, too.

Is this bill the best way to achieve that outcome? I'm concerned that it may not be as complete as it needs to be. A bill of this nature and of this scope, one that proposes to introduce an untested system, apparently the first of its kind in the whole country, deserves some time for serious consideration and broad consultation. We rely on this engagement to inform us about what Albertans want and what Albertans need, and there is no room in a democratic government for elected representatives to lose sight of their responsibility to fully engage the citizens who elect them.

We saw the response to that kind of governance just a few months ago with Bill 6. The government presented a bill before taking the time to hear from the very people it would impact. It tried to throw

its weight around and shake things up in a very specific area on a broad mandate to govern, but Albertans across the province made it clear that the government could not act like this with impunity. They told us and they told this government loud and clear that they were not happy with a government that broke their trust and tried to push through legislation without broad, meaningful, careful consultation.

Unfortunately for the NDP and for Albertans, the comparisons to Bill 6 don't stop with this inherent discouragement of consultation. The government's approach to Bill 5 mirrors its original approach to Bill 6 in that it is trying to pass skeleton legislation, with the understanding that it will flesh out the details through regulatory changes after the law is in place, regulatory changes that will not be open to debate. This is exactly the same thing they tried to do with their ill-fated Bill 6. The NDP government is asking this Assembly and all Albertans to trust them to make wise regulatory additions to this legislation through the back door, so to speak.

**11:30**

Albertans have watched this government fumble on a variety of issues, with mistakes like the mismanagement of the power system, which will end up with Albertans seeing their power bills go up; by imposing ideological, job-killing policies like a \$3 billion carbon tax, that they did not campaign on, that will raise the price of everything in this province; and by completely failing to present real action on any substantial plan to get Albertans back to work. I remember time and again members opposite claiming that 23,000 jobs were going to be created by their jobs action plan, and to date we have seen not one – not one – except for the minister's job.

Bill 5 doesn't even include the key points that will have to be clarified later on through regulatory changes, not even the headings. Can the government tell this Assembly how many seniors are going to be able to stay in their homes directly as a result of this legislation? We know how many seniors might qualify, but how many will actually succeed in staying in their homes through this legislation? Can they tell us whether the bill will really address the issues seniors have identified as priorities? Can the minister give us information about how much this program will cost to administer both in terms of operational cost and how much the government will expect to borrow?

I can tell you that in my riding, which is home to many seniors, the average age of farmers in my community is 60. We have, I would say, a higher than normal aging demographic in Innisfail-Sylvan Lake. And the biggest priority that they're telling me about, a higher priority than repairs or adaptations to their home, happens to be the need for people. They need in-home care, people who can be there for them, to support them, to help them when they need that help, whether that's family, friends, neighbours, or some extra helping hands. They're looking for people. That's the number one concern I hear from my constituents. I'm sure my colleagues will have other priorities to raise on behalf of their constituents as we continue to examine this bill.

Now, wouldn't the government agree that something as important as looking out for the people who built Alberta is worth getting right the very first time? Will the government consider slowing this process down to make sure that we truly help seniors where they tell us that they need that help and do so in a very transparent, responsible, accountable, and fulsome way? By sending this bill to standing committee, the government could ensure that this Assembly presents and passes a fully documented, well-thought-out program that would do right by our seniors. These people didn't build us a sloppy, haphazard province, and they don't deserve last-minute, rushed legislation like this. I am willing to believe the government wants to genuinely help seniors, but even

the best intentions are no substitute for fully reasoned, sensible initiatives that can reliably produce positive outcomes. That requires the collective input that the standing committee structure was originally created to provide.

I'll close with this. Wildrose is fully committed to helping seniors live in the comfort of their own homes for as long as possible. Not only is it the wish of most seniors, but it also reduces strain on our health care system so that it's there when they really need it. It allows them to have a much better quality of life in the communities and surrounded by familiar surroundings. I would like to see a bill that addresses this issue effectively, and I wish it was more clear at this stage that this Bill 5 would actually do so.

Thank you, Mr. Speaker.

**The Speaker:** Under 29(2)(a), the Member for Calgary-Fish Creek.

**Mr. Gottfried:** Thank you, Mr. Speaker. It's a pleasure to speak to Bill 5, Seniors' Home Adaptation and Repair Act, today. I'd first like to share that I actually had some personal experience in the past. In 1994, when my father was 87 years old, he was in a position where he did not have a fixed pension and wanted to live in his own home for as long as he was able to. That was 22 years ago. We did after much research embark on a reverse mortgage for him, which did a little bit more than what this program does. It allowed him to take out a certain amount of cash, which was converted into an annuity, which allowed him to then access home care, live-in home care, which he required at the time. Again, I think it was a tough decision for him to make but easy for me to make because I didn't expect anything from his estate and wanted him to live in his home as long as he possibly could. Quite frankly, I didn't care if there was one penny left of equity in that home if he was able to live where he wanted to live.

You know, I think, as my esteemed colleague said before, there is a reluctance amongst the seniors to give up equity in the homes. This was a generation that burned their mortgages after 20 or 25 years of fixed 4 per cent mortgages and were very proud to do so and are very, very reluctant to give up that equity. They feel an obligation, I think, to pass on an estate to their children or grandchildren, which I would hope in most cases is not an expectation from most people – but in fact it is – and/or a feeling of obligation from this generation, which feels that they have that necessity to do rather than taking care of themselves.

I have some concerns. I mean, there are many programs out there. We've seen in the past from the federal government the HASI program, home adaptations for seniors' independence, which I did some research on. It does not appear to be in place broadly. The RRAP, residential rehabilitation assistance program, also does not seem to be in place, which also concerns me, that the federal government is not stepping up to do their part, but that's not the issue today. There is also the special-needs program, which is available through the Alberta government for special needs, more for adaptation for homes as well. So it's not that we're without programs, that there are not programs there.

In principle this is a very good approach and a very good opportunity, I think, to move forward. However, I do have some concerns. The tax deferral program as reported in the *Calgary Herald* in June 2015: that program was established in 2013. There were fewer than 2,000 people who had actually taken advantage of that tax deferral program, which is, of course, in my mind, a first step to assisting seniors with supplementing their income if they're on a fixed income to be able to live a better life while living in their homes. That concerns me.

This is versus an uptake in British Columbia of 36,555, with an additional 6,000 people per year taking advantage of that program

in British Columbia. Now, they have a flat 1 per cent rate as opposed to a prime rate. Maybe there is a game here not only of education and concerns of the education of the program, which I do not believe that we've done as well as we could in this province, to allow people to at least consider this option, but there could be something about the fact of looking at the interest rates possibly being higher than what they're willing to accept, so that 1 per cent in B.C. The other thing is that they allow it for 55-plus, which is interesting. I'm not sure if that's something I would advocate for, but certainly that's what they do in B.C. and are able to move forward with that.

The other concern I have with this legislation in speaking with the minister, the proposing minister, is that there are current reverse mortgages. As I noted, 22 years ago those programs were quite fledgling at the time, but I did some homework, and the HomeEquity Bank and the CHIP, or Canadian home income program, were established in I believe 1986 in British Columbia. So that product has been available for over 30 years or about 30 years at this point in time, and I didn't get the sense from the ministry that they'd actually talked to the industry, and I think that we need to be cautious although again I agree with the opportunity to assist Albertans. But I also think that we should also talk to the private sector, who is already engaged in this marketplace in a deeper way. Of course, this is not just for home repairs and adaptation, but they can create equity and annuity programs to help people live in their homes for an extended period of time, up to a maximum of 55 per cent of the equity in their homes with no requirement to pay either on that particular program. In fact, it looks like this legislation was modelled after many of the private models we've seen.

I've put in a call to a former colleague who has been involved with the reverse mortgage business for about 20 years, and I'm hoping to get some insights from him on whether they're actually viewing this as government competing with them. I wonder, again, whether the cost of administration of this program is something that we need to take on as an additional expense to government during tough times when, in fact, we have an industry that is administering it. Having been myself in the building industry, buying down mortgages is not an unusual thing. The rates that I've seen are not usurious. It might be cheaper for the Alberta government not to get into the business of mortgages and to actually buy down the mortgages through companies that are already doing it or to negotiate with them to maybe saw it off for them to offer better rates and for us to buy down those rates at a much lower cost to the Alberta taxpayer.

**11:40**

It concerns me that maybe we have not done as much deep research on some of the other options to achieve the same result for Alberta seniors and possibly to allow them a greater breadth here not just to do home repairs but to have an income which will last as long as they are able to stay in that home, which, I think, is in many cases what is the challenge for many of these seniors. The repairs are one thing, but that's a one-shot deal. For many of them it's actually not having that income. So the tax deferral program would give them that additional income on an annual basis and/or having a longer term opportunity to get an annuity to help them to manage costs, possibly of increasing home care. Those components that are not handled by government assistance programs currently could be a big issue.

I think, as noted again by my esteemed colleague, that there's a bit more work to be done here and a bit more consultation with seniors. Again, we're not seeing that uptake on the tax deferral program. What are the reasons that we're not having that? Is it informational? Is it educational? Is it insuring? What I've heard

from many seniors is that they don't get the full, robust information they require until they're in a crisis situation. When I'm hearing that, I'm hearing that the crisis counsellors have that information. Why are we waiting to get to that point? So the front line, the first line of attack, counsellors that are meeting with the seniors, is not able to provide them the full solutions whereas the crisis ones are, and there seems to be a disconnect there, that we can't provide all of those services until there is a crisis.

So it looks to me like we do need to do a little bit more research on this. I'm fully supportive of anything that we can do to help seniors stay in their homes. I think it is a positive thing. I also believe that when we talk about aging in place or seniors in their homes, it's not necessarily in the 50-year-old bungalow that they've lived in for their entire life; it's about appropriate housing. I'm currently going through a situation where we're moving my in-laws from a single-family residence into a seniors' retirement residence, which, of course, is another interesting challenge and initiative in itself. But what it is is that they've actually found a place where they're happier.

To me, aging in place is not necessarily, again, where you are today. It's about looking at and creating more innovative solutions and choice for seniors as they age so that they can have lower maintenance expectations and costs and those sorts of things, which will allow them to age in a place which is appropriate for where they are in their life and to maybe move through that aging in place within a community which has great choice.

Mr. Speaker, thank you for the opportunity to speak to this bill. Thank you to the minister for bringing this particular bill forward. I think it is a very positive initiative, needs a bit of work, but I hope that we can get to a point where we're offering the best options at the lowest cost to the Alberta taxpayer.

Thank you.

**The Speaker:** Under 29(2)(a)?

**Mr. Dach:** Yes, under 29(2)(a) I plan to speak, and I appreciate the member opposite's comments with respect to Bill 5. The Seniors' Home Adaptation and Repair Act is a targeted bill which is designed to assist seniors to stay in their homes as long as possible. Those eligible seniors, homeowners who wish to take advantage of the loan program, can do so, of course, voluntarily. It's not anticipated that we would turn this into some kind of annuity program. There may be other opportunities to discuss some type of program like that, but this was really designed to very quickly allow seniors to take advantage of a program which would allow those that couldn't otherwise afford to do these renovations to access the equity in their homes to take advantage of the opportunity to stay in them longer.

I don't think the uptake on this is something that one can a hundred per cent anticipate until the program is in place. The concern, of course, expressed by members opposite that the uptake will be similar to what was found under the tax deferral program I think is unwarranted because there is an actual, tangible benefit that will be realized by seniors who do access the loan program in that they will be making improvements to their property, increasing the value of their property while at the same time making it more convenient, comfortable, and livable for them to stay in, therefore saving the government money, of course, because they're staying in their own home and they're not accessing long-term care earlier than they might otherwise.

Now, as far as the communications process, the ministry will facilitate a targeted communications strategy upon the launch of the program. We publish as a ministry communications to seniors annually, and as cosponsor of the bill I also know that the ministry

connects directly with seniors when administering seniors' benefits. The ministry's community partners and seniors' umbrella organizations will all inform their members as well.

As far as the outside factors that can contribute to or impact the equity in your home, to address concerns by other members who may have thought that properties in smaller communities would suffer because of perhaps a closure of a coal mine or other resource industry, lots of factors will affect home equity, not only this. They're certainly considered and anticipated in this bill. Outside factors can include many things that we're well aware of by taking a look at our annual tax assessment, knowing that that does go up and down.

We know that seniors and their families will ensure that they evaluate all the factors before applying. Certainly, those that do apply aren't going to be the seniors who have a ready lump of cash sitting in their bank account. They're going to be those seniors whose incomes have diminished because they're no longer in the workforce, whose homes still require maintenance, and who aren't able to afford it otherwise because they don't have the savings that they need in order to make the investment to improve the home. This is a very targeted program designed to assist those eligible seniors who wouldn't otherwise be able to afford to do the improvements to their home. It's not designed to be a be-all, end-all annuity program as the member opposite alluded to.

This targeted program, we think, will be very beneficial and will have significant uptake. We'll monitor that. As far as the capacity for the department to handle it, we anticipate that the department will be able to absorb the demand upon its resources as far as the application process. There's not going a huge surge of applications anticipated. It will be more of a flat line level. We've consulted with the department, and we're certain that the cost of the application process can be absorbed within the staffing levels that they have, and there won't be an operational increase required as a result of the implementation of this new loan program and the grant alternative as well.

Thank you.

**The Speaker:** The hon. Member for Calgary-Fish Creek.

**Mr. Gotfried:** Yes. Thank you to the member for his comments, and thank you for filling in some of the blanks there. You know, I've been involved in the past with some volunteer efforts. One was called paint the town, through volunteer Calgary. We actually went to seniors' homes and painted their houses and renovated some of the outside spaces. So we did what this program actually does on a volunteer basis. Maybe it would be really nice if we could see more of that happening in our communities as well.

You know, really, I think that this program is meant, as you said, for a short term and is meant for an immediate capital investment in the property. To me, that is also one of my concerns, that it does achieve that in the short term.

Thank you.

**The Speaker:** The hon. Member for Calgary-Klein.

**Mr. Coolahan:** Thank you, Mr. Speaker. I am pleased to rise today and speak in support of Bill 5. What we can't forget in this Assembly here is what this bill is really about, and that is about allowing seniors to stay in their homes and to age in place, and that is exactly what seniors want.

[The Deputy Speaker in the chair]

I'm going to tell a little anecdote about my own maternal grandmother and how this program may have benefited her. She

lived to her last day in her own home. We made arrangements to find a seniors' housing arrangement that would allow her to live in assisted living with her modest means, but as many seniors want to do, she wanted to stay at home. They have their own furniture, their hobbies. They don't want to leave their possessions behind. How do you force somebody out of their own home? It's not possible. You don't want to do that to somebody, and they don't want to have it done to them. The best we could do for her was to agree to get her one of the medical alert bracelets, where she could alert us that something was wrong as well as go to 911 on that.

You know, this would have been perfect in her situation. It would have allowed her to actually use the equity in her home to make her home safe, because it wasn't safe at that point. We all knew it, and I think she knew it as well, but stubbornness runs in the family.

**11:50**

You know, this bill is going to, as we've said, allow 260,000 eligible seniors to apply for this, and for those that are not eligible, we have restored a grant program that will allow people to access grants to improve their homes when they're not eligible under the other part of the program. Now, what I see this loan program doing as well, as part of this act, is improving the quality of life for seniors without impacting their finances on a day-to-day basis, and that's simply because the loan and interest charges don't have to be repaid until the sale of the property, which I think is going to entice a lot of people to do this.

One of the members asked earlier: well, how are you going to entice seniors to use this loan? Well, I can tell you that I've heard anecdotally from other members of the Assembly and I've already had many people in my office inquiring about this. The reason is that if they can't stay in their home, they want to stay at least in their neighbourhood, and they're not able to do this at this time, particularly in ridings like mine, which are very urban. The seniors' housing facilities are full, and it's hard for them to get in. There are huge waiting lists. So this is the alternative to this to allow them to stay in their neighbourhoods and their homes. The sheer fact of the matter, Madam Speaker, is that we need to address as a government and as a province the aging population right now, and this is one way to have an immediate impact on this.

The timeline for implementing this, which is July 1, 2016, will allow for further consideration, further development of regulations, and further consultation. However, there has been extensive consultation done on this already, and many of these organizations endorse this. I'm just going to name a few here: the Canadian Association of Retired Persons, the Alberta Council on Aging, the National Association of Federal Retirees, the Edmonton Seniors Coordinating Council, Seniors United Now, and the Seniors Association of Greater Edmonton. So there have already been several consultations done on this.

Just to go back to why seniors would use this, one aspect, other than that it's a necessity to stay in their neighbourhood, is the fact that we have mandated in this act that contractors will be required to inform seniors of this program, which is going to be a benefit. Not only will they inform the seniors about this and help them with their needs at home, but we also anticipate that this is going to put more Albertans back to work in the construction and adaptation of these homes.

We are constantly hearing about scams, if you will, that happen a lot to seniors, of course, so I'm very happy to see that the act includes four sections of legislation of consumer protection in addition to the Fair Trading Act.

There was also mention from one of the members about the special needs assistance program. Perhaps seniors don't want to adapt their home, but what they need is services in their home. Well, that piece

of the SNA is still available with this act. So you can still get health and personal supports under that section. That's still available.

Now, Madam Speaker, the issue of what happens if property values go down and towns are moving on, I guess. I don't know how to put that. The reality of this act is that it's not designed for the government to make money. Believe it or not, not everything has to make money. This is being done in an altruistic manner that allows seniors to age in place, to make their homes livable as their needs change. I think we have to never forget that that's what this bill is about.

I'm very proud that we are moving in this direction, and I anticipate maybe using this myself one day. I anticipate many of us using this one day. If you haven't experienced caring for a senior yet, we all will. Let's be clear on that.

Anyway, I applaud this act. I am very confident that there will be a lot of use and that it is going to make seniors' lives in Alberta better. Thank you, Madam Speaker.

**The Deputy Speaker:** The hon. Member for Lac La Biche-St. Paul-Two Hills under 29(2)(a).

**Mr. Hanson:** Thank you, Madam Speaker. Just a question. We keep hearing about the uptake and the consultation, and you mentioned the Alberta Council on Aging. I deal with them on a monthly basis, and to my knowledge, at least, that branch hasn't been consulted on this. My question is that if we have a hundred per cent uptake, which has a potential of 140,000 homes at \$40,000, it comes out to \$5.6 billion. Where is that money going to come from? Are we going to be borrowing more again on top of what's already been stated in the upcoming, or potential, budget? Don't you think that if we wanted to address seniors better, we might give them

some assistance in reducing their property taxes on a monthly basis and their utility bills on a monthly basis? Would that not be, maybe, better to keep them in their homes?

**The Deputy Speaker:** The hon. Member for Calgary-Klein.

**Mr. Coolahan:** Thank you, Madam Speaker. I didn't quite hear that organization that you mentioned. Can I just hear that again?

**Mr. Hanson:** It's the Alberta Council on Aging, that you mentioned, sir.

**Mr. Coolahan:** Oh, yes. Thank you. I don't know if they were in fact consulted. I don't have them. But they may have been, and if not, they can be. That's why we have that time, right? That's why we have that space between now and when it's going to be implemented.

In terms of costs, yeah, I agree. I think we should reduce costs for our seniors who are in need, and there are deferral programs for seniors when it comes to paying utility bills and these sort of things. But I think that this is, as somebody put it, one more tool in the tool box to help seniors age in place and have a better life.

Thank you.

**The Deputy Speaker:** Any other questions or comments under 29(2)(a)?

Seeing none, the hon. Government House Leader.

**Mr. Mason:** With a look at the clock, Madam Speaker, I suggest that we advance the clock by a minute and call it 12.

[Motion carried; the Assembly adjourned at 11:59 a.m.]







## Table of Contents

Prayers .....	491
Presentation to the Assembly of Mr. Prab Gill, Member for Calgary-Greenway .....	491
Orders of the Day .....	491
Government Bills and Orders	
Second Reading	
Bill 5    Seniors' Home Adaptation and Repair Act .....	491, 492
Introduction of Visitors .....	491

*Alberta Hansard* is available online at [www.assembly.ab.ca](http://www.assembly.ab.ca)

For inquiries contact:

Managing Editor

*Alberta Hansard*

3rd Floor, 9820 – 107 St

EDMONTON, AB T5K 1E7

Telephone: 780.427.1875