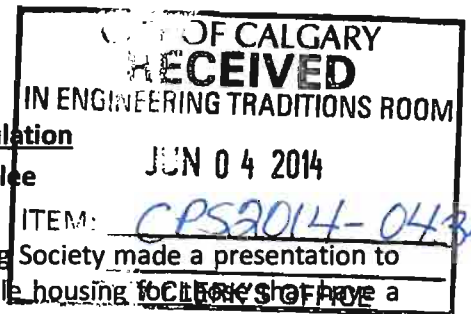


**Proposed Accessibility Initiative for the Aging Population**

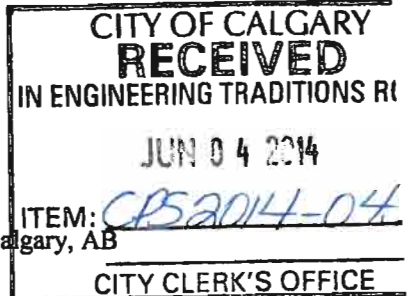
**Prepared by Nabeel Ramji and Catherine Brownlee**



- Last month, Jeff Dyer, the Executive Director of the Accessible Housing Society made a presentation to the SPC in regards to the increased need for affordable and accessible housing. To follow up on Mr. Dyer's presentation, we also believe this need is applicable and relevant to the aging population.

Let us paint for you:

- Imagine a senior has their mobility reduced over time, and as a result of this, they are required to make a lifestyle choice. Currently, the lifestyle choices that exist today are as follows:
  - A. Move away from their current community to a new one, which is better suited to meet their needs;
  - B. Finding an existing place that is accessible, or having to complete accessible modifications to their current residency;
  - C. If necessary, having to find a Caregiving Service to provide assistance;
  - D. Move into a Seniors /Nursing Home.
- Speaking from personal experiences, and conversations with seniors, we are concerned that individuals from the aging population may not be able to "Age in Place", given the complex process of completing accessible modifications, along with the associated financial requirements.
- In cases where friends and family cannot provide adequate support (time and/or resources), this may force a segment of the aging population to move into a Seniors / Nursing home, while their preference is to "Age in Place" and still be an inclusive member of society.
- Based on the above picture, there are two focuses:
  - A. To ask for an opportunity for our "Task Force" to participate, and work alongside Community and Neighbourhood Services to help develop the Age-Friendly Strategy and/or the Community Affordable Housing Strategy.
  - B. Based on the Strategies that are developed over the next year, we would like to create an organization that focuses on the coordination among the various programs, services, and initiatives to ensure that the implementation plan is sustained over the next 5 to 10 years. In essence, the organization would be a hub for information, and the coordination of programs and services offered by the private and public sector to ensure true collaboration;
- However, we would like the initial focus of the organization to be on Accessible and Affordable Housing, Accessible Commercial Buildings, and maybe on Health-related services;
- Duplicate the following initiatives from the City of Edmonton:
  - A. Ron's Wickman's Project - "Home For Life" - <http://www.homeforlife.ca/> ; Home for Life is an initiative of Age Friendly Edmonton whereby it sets volunteer guidelines to help home owners, home buyers and home builders create homes that meet the needs of all people, regardless of their age or ability. The intention behind the guidelines is to have built-in features that allow a home to be modified easily and economically so that people can live there independently. The guidelines pertain to entrances, stairs and steps, bathrooms, the kitchen, doors and hallways.
  - B. Develop Training and Resource Development Programs for becoming an Accessibility Consultant based on Access Design Standards (document that outlines on how to exceed the building code) which has been produced by the City of Calgary Advisory Committee on Accessibility. The consultant would assess a place / building for accessibility, and then the findings would be summarized in a report that is sent to the City.
  - C. The Alberta Committee of Citizens of Disabilities (ACCD) uses a similar document to provide consulting services on the behalf of the City of Edmonton.



## EXPERIENCE

January 2011 - Present

### STRATEGIC GROUP

*Manager, Portfolio Analysis (January 2011 – Present)*

- Oversee the analysis of 33 Commercial Real Estate Properties (2.8 Million Sq. Feet) from a Property Management / Operations, Leasing, Financial and Accounting perspective.
- Responsible for the evaluation of monthly financials, preparation of cash flow forecasts (in ARGUS), appraisal reviews, and review of annual operating budgets.
- Conduct Pro-forma analysis and Financing Scenarios relating to potential acquisitions of development lands and proposed construction projects such as Multi-Family Residential Apartments and Mix-Used Commercial buildings.
- Completing a variety of Real Estate Analysis such as Commercial Mortgage Underwriting, comparable and market analysis, and review of due diligence documents of potential acquisitions and dispositions.

June 2008-January 2011

### TD BANK FINANCIAL GROUP

Calgary, AB

*Commercial Banking, Associate (June 2008 to Nov 2009), Analyst (December 2009 – January 2011)*

- Conducted risk management analysis through market / industry research, and relevant financial analysis.
- Determined and made appropriate recommendations on the credit structure for a variety of mid -market businesses (up to \$18 Million in Credit Facilities – Operating Lines, Term Loans, Commercial Real Estate Mortgages and derivatives).
- Assisted Relationship Managers in the development of term sheets and the completion of adhoc requests on the behalf of various clients, which allowed their financial goals to be met.
- On a daily, weekly and monthly basis was responsible for monitoring and control activities of a portfolio consisting of 40 clients. These activities included following up with clients for reporting requirements and account deposits.

January 2006 - August 2006

### CANADA MORTGAGE AND HOUSING CORPORATION

Calgary, AB

*Market Research & Analysis, Associate (CO-OP Program)*

- Developed various presentations (PowerPoint), and in-depth analysis reports on local, and provincial real estate markets for the senior economists.
- Enhanced the application of newly acquired knowledge, research, and writing skills through the completion of community profiles, and monthly media releases.
- Assisted with ad-hoc analysis as required by the Senior Market Analysts.

## EDUCATION

2003-2008

### UNIVERSITY OF CALGARY, Haskyane School of Business

Calgary, AB

- Bachelor of Commerce, Finance - May 2008
- Awarded Honors With Distinction upon graduation (GPA: 3.7/4.0)

## ACHIEVEMENTS

2006

Profiled as one of the "Top 40" students at the U of C "The Future Starts Now"

- (Fall 2006 Issue of U Magazine):  
<http://www.ucalgary.ca/news/uofcpublications/umagazine/fall2006/40students/>

2005

HSBC Bank Canada BComm Fellowship Scholarship

- Awarded \$18,000 Scholarship over 2 years for high academic standing and demonstrating a strong interest in the Finance industry

## ADDITIONAL INFORMATION

- Proficient in Microsoft Word, Excel, Access, PowerPoint and ARGUS
- Have a passion for travel, community service activities, and music
- Actively manage personal investment portfolio

**REFERENCES:** Available Upon Request.