

HOUSING OPTIONS FOR OLDER ADULTS

INFORMATION FOR OLDER ADULTS, FAMILIES,
AND CAREGIVERS



READ THIS PAMPHLET TO LEARN:

- What Housing Options are Available to Meet Your Evolving Needs Over Time.
- How to Determine a Housing Option that is Right For You
- How to Access a Variety of Housing Options.

As you age, you may find that your physical abilities begin to change and may benefit from some supports to help you stay as independent as possible. These supports can be community and home-care services, but they can also come in the form of changes to the physical environment you live in. It's important to consider how your housing environment can enable you to stay as independent as possible in your later years.



However, not all housing options are the same, and each will vary in how appropriate they are for you based on your needs, the level of support you require, and your available finances. This pamphlet will outline the costs, benefits and application processes of the five most common housing options for older adults.

AGEING AT HOME

WHAT IS IT

Ageing at home is a way of growing older while living independently at home. This often involves leveraging community supports that can help you to live safely at home.

WHAT KINDS OF SUPPORTS ARE AVAILABLE?

There are many different kinds of supports that can help you to age at home. However, the right mix of supports and services will be different for each person. Some common ones that are available through government-funded home care programs include:



OCCUPATIONAL THERAPIST HOME SAFETY ASSESSMENTS

An Occupational Therapist can perform a full home assessment to advise you on ways you can make your home safer. An Occupational Therapist can assess how you carry out daily activities in your home to see how changes to your environment could promote your independence and reduce your risk of negative outcomes, such as falling.



PERSONAL SUPPORT

A Personal Support Worker (PSW) can provide services to support you to carry out day-to-day activities, such as grooming, bathing, dressing, shopping, meal preparation, and light cleaning. They can also provide relief and respite for caregivers.



COMMUNITY SUPPORT SERVICES

Community-based services, such as Meals on Wheels and transportation services, are available to support you to remain active and independent. Some services are available for free and others for a small fee based on one's ability to pay.



HOME AND COMMUNITY CARE COORDINATOR

Care Coordinators can help to coordinate the above and other services and supports that you may need to age independently at home. They can help you access some of the other housing options mentioned below as your needs evolve as well.

HOW DO I ACCESS THESE SERVICES?

You can access these services by calling Home and Community Care Support Services Toronto Central at 310-2222 (no area code required). You can speak to a care coordinator who can assess your needs and refer you to services and supports that will work best for you.

LIFE LEASE HOMES



WHAT IS IT?

Life lease homes are available to older adults who can live independently in their homes, but may need some assistance with household tasks. Some life lease units are houses, while others are suites within an apartment building. In a life lease accommodation, older adults have the right to live in the unit but do not own it.

HOW DOES IT WORK?

In this model, the property is not owned but instead residents own an 'interest' in the property in exchange for a lump sum up-front payment, with monthly maintenance fees and property tax payments. The life lease interest gives people the right to live in a unit rather than owning it. Typically, a basic level of maintenance services are offered, including laundry, housekeeping, meals, transportation and medication reminders that are either included in the monthly fees or are available for an optional extra fee. When people want to leave, the life lease 'interest' is then sold to a new resident.

WHAT ARE THE BENEFITS?

The benefits of life lease housing include fewer home maintenance responsibilities, access to social and recreational programs, and connection to neighbours of similar age, ethnicity or nationality, in addition to potentially being more affordable than other housing options in the area.

HOW LONG CAN I STAY?

Once a resident requires care beyond what the life lease sponsors can provide, they often will be encouraged and supported to sell their unit to move into a more supportive level of accommodation if they cannot bring in the supports they need privately to stay in the unit.

SUPPORTIVE HOUSING PROGRAMS



WHAT IS IT?

Supportive housing programs, usually local community support agencies, offer rental units to lower-income individuals who may require minimal to moderate levels of personal care in order to live independently. Residents of supportive housing programs do not require the level of care offered in a nursing home but would benefit from the availability of on-site support workers that can help delay their entry into a nursing home.

AM I ELIGIBLE?

In order to be eligible for a supportive housing program, residents must be aged 59 or over, in need of services offered at the supportive housing establishment, be medically stable, and be assessed by an on-site nurse.

WHAT SERVICES DOES IT PROVIDE?

Services typically include personal support services including personal care, light housekeeping, laundry, medication reminders, security checks and light meal preparation. Supportive housing units are usually operated by non-profit organizations, such as municipalities, housing cooperatives, and faith groups. Types of supportive housing units include shared houses, shared apartments and self-contained apartments.

WHAT DOES IT COST?

The cost of supportive housing is usually geared to a person's income and is based on the resident's ability to pay. The cost charged is only for rent, and there is no extra cost for services being provided, which are usually funded through government funding and charitable support.

HOW DO I ACCESS SUPPORTIVE HOUSING?

Supportive housing programs are offered in designated residential buildings. You can find the locations of the buildings in Toronto online at <https://www.toronto.ca/community-people/housing-shelter/seniors-disabled/supportive-housing-program/supportive-housing-locations/>

If there is a building that you would like to apply to for supportive housing, you can call its supportive housing office to set up a site visit.

RETIREMENT HOMES



WHAT IS IT?

Retirement homes are private dwellings where at least six older adults who are not related live together. Residents in these settings often live in private apartments near others who are similarly independent.

AM I ELIGIBLE?

There is no medical test to living in a retirement home, however there is no government subsidy to help cover retirement home costs either. Retirement homes typically do not provide free 24/7 nursing care or personal care and in some cases residents must not require outside help, for example from a caregiver.

WHAT SERVICES DOES IT PROVIDE?

Retirement homes are required to provide at least two care services, which can vary between retirement homes. Most homes offer private units, wheelchair access, housekeeping, meals, laundry, social and recreational programs, shared dining and common rooms. Some further provide access to private pay nursing and personal support services. As a private residence, people living in a retirement home can still access the same free government home care services they could if they were living in a private home or apartment.

WHAT DOES IT COST?

Retirement homes fees can range from \$1,500 to \$6,000 a month, which must be fully paid by the resident.

HOW DO I ACCESS A RETIREMENT HOME?

If there is a retirement home that you would like to apply to for residency, you can call it to set up a site visit. The home will have an assessment process to determine if they can meet your needs to support you while you live there. There may be a waiting list.

All retirement homes operate under the Landlord Tenancy Act and are classified as private residences unlike nursing homes. As a result, if a resident wants to leave a retirement home, they can do so at anytime according to the terms of their lease agreement. If a retirement home wishes to no longer accommodate one of its residents, they need to follow eviction procedures as outlined in the Landlord Tenancy Act. Until a person is officially evicted – they have the right to live in their retirement home unit.

LONG-TERM CARE OR NURSING HOMES

WHAT IS IT?

Long-term care or nursing homes are residences designed to support individuals with high or very high care needs. Long-term care homes offer help with activities of daily living including toileting, bathing, dressing and feeding and provide 24-hour on-site nursing care.



AM I ELIGIBLE?

To qualify for long-term care in Ontario, you must be at least 18 years old, have a valid OHIP card, be assessed by a Home and Community Care Coordinator as requiring access to 24-hour nursing and personal care, and need assistance with activities of daily living as well as supervision to ensure your safety.



WHAT SERVICES DOES IT PROVIDE?

In addition to 24-hour nursing care, long-term care homes offer shared dining and living rooms, access to physicians and other health professionals and individualized care plans that are reviewed every three months, as well as medical and clinical equipment, including walkers and wheelchairs. All care services are funded by the provincial government, and the resident covers other costs such as room and board, meals, housekeeping, laundry and administration.

WHAT DOES IT COST?

Long-term care homes offer three levels of long-term care: basic, semi-private and private. The costs range from \$1,891.31 per month for a basic room, to \$2,280.24 per month for a semi-private room, and \$2,701.61 per month for a private room. If you cannot afford the cost of a basic room, the government offers a subsidy. The subsidy is not available for individuals requesting semi-private or private rooms.

HOW DO I ACCESS LONG-TERM CARE?

Accessing long-term care requires a multi-part assessment, which includes an assessment by a Home and Community Care Coordinator. The Care Coordinator will help determine your eligibility for long-term care.

If you are eligible for long-term care, you can apply to up to five homes. The wait times for a bed vary widely between homes, meaning that the homes you apply to can determine how long you will wait for long-term care. The average wait for a long-term care home is around six months, but can be shorter or up to a few years. Once a bed becomes available in one of the homes you have applied to, you will have 24 hours to accept or decline the admission offer. If the first home that offers you a spot is not your first choice, you can accept this spot and stay on the waiting list for your more preferred choice to come through at which time you can choose to move to that home or stay where you are.

WHERE CAN I FIND MORE INFORMATION?

ONTARIO RETIREMENT COMMUNITIES ASSOCIATION

ORCA provides information and education about a variety of retirement living options that can meet the needs of older adults.



www.orcaretirement.com

ONTARIO MINISTRY FOR SENIORS AND ACCESSIBILITY

The Ontario Ministry for Seniors and Accessibility can provide information on a range of living options from retirement homes and seniors apartments to long-term care. They also administer the Retirement Homes Regulation Act.



www.ontario.ca/page/ministry-seniors-accessibility

ONTARIO COMMUNITY SUPPORT ASSOCIATION

The Ontario Community Support Association is the voice of the home and community care sector in Ontario. Its members provide a wide variety of health and wellness services to help clients live independently in their own homes and communities for as long as possible.



www.ocsa.on.ca

HOME AND COMMUNITY CARE SUPPORT SERVICES TORONTO CENTRAL

The Home and Community Care Support Services Toronto Central coordinates all applications for long-term care in Toronto.



<http://healthcareathome.ca/torontocentral>

RELEVANT RESOURCES IN OUR SERIES

- Community Transportation Options

ADDITIONAL HEALTH RESOURCES IN OUR SERIES:

- Advance Care Planning: How to Start the Conversation
- Alcohol and Your Health
- Calcium, Vitamin D and Bone Health
- General Tips for Memory Problems
- Improving Nutrition as You Age
- Improving Urinary Incontinence
- Living Longer, Living Well: Your Guide to Healthy Ageing
- Managing Caregiver Stress
- Managing Chronic Pain
- Managing Common Mental Health Conditions in Older Adults
- Managing Constipation
- Managing Mild Cognitive Impairment, Alzheimer's Disease And Other Dementias
- Managing Multiple Chronic Health Conditions
- Managing Sedative-Hypnotic Use Among Older Adults
- Managing Sleep in Older Adults
- Managing Substance Use and Addictive Disorders As You Age
- Preventing Falls at Home
- Recognizing and Managing Anxiety
- Recognizing and Managing Delirium
- Recognizing and Managing Depression
- Recognizing and Managing Hearing Loss
- Safe Medication Use for Older Adults
- Substitute Decision Makers and Powers of Attorney
- Understanding Your Palliative Care Options

ADDITIONAL COMMUNITY RESOURCES IN OUR SERIES:

- Driving Assessment Services
- Elder Abuse
- Funding for Mobility and Other Aids from the Assistive Devices Program
- How to Register for Wheel-Trans
- Meals on Wheels

Visit www.sinaigeriatrics.ca/healtheducation for additional resources for older adults, families and caregivers.

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