

# 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.



Healthy Ageing  
and Geriatrics



**UHN**

Toronto General  
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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 evolving 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**

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### **AM I ELIGIBLE?**

Ageing at home is a way of growing older while living independently at home. This often involves leveraging community supports and home care services 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 (OT) can perform a full home assessment to advise you on ways you can make your home safer. An OT 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.



## **CARE COORDINATOR | Case Manager**

Care Coordinators/Case Managers 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 (HCCSS) 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

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### WHAT IS IT?

Life Lease Homes (LLH) 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

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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

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### WHAT IS IT?

Supportive housing programs promote independent living by providing on-site services often up to 24 hours a day to help eligible persons who may require minimal to moderate levels of personal care in order to live independently. These programs are funded by Ontario Health and are usually offered at no cost to residents living in community housing buildings offering rental apartments to lower-income older adults. They offer through the support of personal support workers:



- assistance with personal care
- light housekeeping and laundry
- medication reminders
- safety checks
- light meal preparation
- wellness/health promotion activities and education
- referral to community resources and assistance navigating the health care system

### HOW DOES IT WORK?

Each province and city will have different eligibility criteria and guidelines for what supportive housing entails. For more information about housing supports in the GTA, please visit:

- Toronto: <https://www.toronto.ca/community-people/children-parenting/seniors-services/seniors-housing-services/supportive-housing-program/>
- York Region: <https://www.york.ca/support/housing/housing-supports>

## RETIREMENT HOMES

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### WHAT ARE THEY?

Retirement homes (or retirement residences) offer rental units for older persons, ranging from independent living options with little or no outside help to those that offer more complex care.

Each retirement home is different, but most offer supports for daily living and other helpful services like housekeeping services, prepared meals, and social activities. Costs vary, and not all services may be included in the basic fee. Older persons can receive care within the retirement home from external providers, including publicly-funded home care services or privately hired caregivers.

### AM I ELIGIBLE?

There are no eligibility criteria for living in a retirement home. Residents select the retirement home they prefer, and the resident and retirement home then enter into a tenancy agreement that determines a resident's monthly fee and the services they can expect in return for that fee.

### WHAT DOES IT COST?

According to the CMHC's Senior Housing Report (last done in 2021), the average monthly cost of a retirement home in Ontario is \$3,354 per month. You must be able to pay for your own care and living costs, as there are no public subsidies available to cover the costs of a retirement home.

## HOW DO I ACCESS A RETIREMENT HOME?

If there is a retirement home that you would like to apply to live in, 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 long-term care (LTC) or nursing homes. As a result, if a resident wants to leave a retirement home, they can do so at any time 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 HOMES OR NURSING HOMES

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### WHAT IS IT?

Long-term care homes 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 homes in Ontario, you must be at least 18 years old, have a valid OHIP card, be assessed by a HCCSS 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 \$1,986.82 per month for a basic room, to \$2,395.32 per month for a semi-private room, and \$2,838.49 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 HCCSS Care Coordinator who 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?

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### ONTARIO COMMUNITY SUPPORT ASSOCIATION

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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](http://www.ocsa.on.ca)

### HOME AND COMMUNITY CARE SUPPORT SERVICES (HCCSS)

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The HCCSS is Ontario's central access point for government funded home care services.



310-2222 (No Area Code)



<https://healthcareathome.ca/>

### ONTARIO MINISTRY FOR SENIORS AND ACCESSIBILITY

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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](http://www.ontario.ca/page/ministry-seniors-accessibility)

## **ONTARIO RETIREMENT COMMUNITIES ASSOCIATION**

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ORCA (Ontario Retirement Communities Association) provides information and education about a variety of retirement living options that can meet the needs of older adults.



[www.orcaretirement.com](http://www.orcaretirement.com)

## **GOVERNMENT OF ONTARIO SUPPORTING HOUSING OPTIONS**

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The Government of Ontario website for Supportive Housing Options breaks down the options by different needs, and has resources on how to find and arrange care.



<https://www.ontario.ca/page/supportive-housing-options>

## **GOVERNMENT OF ONTARIO PAYING FOR LONG-TERM CARE**

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The Government of Ontario website on Paying for Long-Term Care breaks down the accommodation costs and includes resources for reduced rates and how to apply.



<https://www.ontario.ca/page/paying-long-term-care>

# RELEVANT RESOURCES IN OUR SERIES

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- 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 Managing 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 & 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 and Managing Diabetes in Older Persons
- Preventing Falls at Home
- Recognizing and Managing Anxiety
- Recognizing and Managing Delirium
- Recognizing and Managing Depression
- Recognizing and Managing Hearing Loss
- Understanding Your Palliative Care Options
- Safe Medication Use for Older Adults
- Staying Active As You Age
- Substitute Decision Makers and Powers of Attorney

## **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](http://www.sinaigeriatrics.ca/healtheducation) for additional resources for older adults, families and caregivers.

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