What every older Canadian should know about

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Planning for their Future Housing Needs

FEDERAL/PROVINCIAL/TERRITORIAL
MINISTERS RESPONSIBLE FOR SENIORS

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There are many different kinds of seniors' housing. Even if you are not currently planning a move, it's a good idea to think about what you might need in the future. Take a look around your community to find out what is available. At the same time, look at your current home to see if there are things you can do to make it easier and safer to live in as you get older. If you have a disability, you might be eligible for government assistance to pay for home renovations. You can also find out what kind of home support services are available in your community. Knowing your options will help you make future decisions without worry and stress.

RACHEL'S STORY:

Following surgery at a hospital, Rachel spent some time in a health care facility that had both residential care and rehabilitation. She liked having her meals prepared and enjoyed some of the activities. After she recovered from the surgery, she returned to her home of more than 70 years. Although she arranged her home to suit her needs, she felt isolated. Her arthritis and hearing loss were getting worse and she couldn't get out without help. On a visit to her doctor, she asked about finding somewhere to live that provided meals and other types of support services. Her doctor put her in touch with a social worker who helped her find a place that she could afford.

What types of housing are available?

There are three major types of seniors' housing, with many varieties within each type. It is important to note that seniors' housing is not the same in all provinces and territories. There are different laws governing the operation of some types of housing; there are also differences in access to subsidized units for low-income seniors.

Independent living

Independent living means that you are looking after yourself in your own place. You might hire someone to come in and help with household tasks or purchase outside services such as meals. But the place you live–your family home, condominium, rental apartment, government-subsidized apartment, co-op, or other location—does not provide these services for you.

Supportive housing / assisted living / retirement home

This is a large housing category and it goes by many different names. The common feature is that support services are included in the overall residential package. These services can range from meals, to assistance with bathing, to an on-call nurse. What is offered depends on the place you choose and also on what you need.

Some housing facilities in this category are owned and operated by for-profit companies; others are owned and operated

by not-for-profit organizations like service clubs or churches. Some are government-owned. In some provinces and territories, there is government support for this type of housing to make it more affordable for low-income seniors.

Long term care / nursing home

This type of housing is usually available only to people who need a fairly high level of ongoing personal or medical care. This may be because of chronic illness or disability or some other reason. If you are in this situation, talk to your doctor or other health care provider. You may need to undergo an assessment of your health needs in order to get access.

How much does it cost?

Just as there is a wide range in the type of housing available, there is a wide range in how much it costs. If you are comparing costs, it is important to get accurate information about what services are included. Many cost differences are due to the different types and different levels of services that are offered. In many provinces and territories, the monthly cost paid by individuals is linked to their income.

The Seniors' Housing Report, published by the Canada Mortgage and Housing Corporation (CMHC), has information about the average cost of seniors' residences throughout Canada.

The Seniors' Housing Report is available for free on the CMHC Web site: www.cmhc-schl.gc.ca, or you can order and pay for a printed version by calling 1-800-668-2642.

TIPS AND SAFEGUARDS

Get to know what home support services are available in your community, such as home care, meal delivery services, and transportation assistance.

If you are looking at a seniors' residence, ask what services are included in the monthly cost and what services, if any, you can purchase at an additional cost.

Consider location and how easy it will be to get to community facilities such as churches, libraries, hospitals and community centres.

Consider the availability of transportation for shopping, outings and medical appointments.

Have a lawyer or someone you trust review a service agreement or housing contract before you sign it.

Ask for information about the way a facility handles complaints and disputes.

Get information about your rights as a resident or tenant before you move in.

Ask if there are limits on annual rent increases.

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Where can I find out more?

Additional information is available on the Canada Mortgage and Housing Web site: www.cmhc-schl.gc.ca.

Your local seniors' centre or public library can also help you locate information about housing options in your community or region.

For more information, visit www.seniors.gc.ca or visit your local Service Canada office. To order additional copies of this publication, or for help finding a phone number in your province or territory, call 1 800 O-Canada (1-800-622-6232), TTY: 1-800-926-9105.

This document has been jointly prepared by the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum. The Forum is an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects.

This document is available on demand in alternative formats (Large Print, Braille, Audio Cassette, Audio CD, e-Text Diskette, e-Text CD, or DAISY), by contacting 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

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