

# Senior Housing In Ontario: Care & Accommodation Options.

*A Complimentary Guide prepared by V!VA Retirement Communities,  
with content provided by ORCA: Ontario Retirement Communities Association*



**V!VA** Retirement  
Communities™

***Making Today Great!***

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# Which Retirement Living Option Is Right For Me?

*What you can learn by reading this document:*

- What motivates people to move into senior housing?
- Housing and service options available for seniors
- How to decide what option is best for you
- The differences between **home care, retirement communities** and **long-term care (LTC)**



## *Changing Times*

- Many things precipitate the need to change the way we live and where we choose to live; there can be many reasons for considering a move.
- Usually there is an event – big or small – that makes us come to the realization that a change is necessary.
- The change may be something as dramatic as a sudden health crisis, the loss of a spouse or something as small as a favourite neighbour moving away, or the closing of the local mall.

*It's best to familiarize ourselves with the options before any event occurs so we're aware of what services and providers exist to meet our changing needs.*

## *Assessing Your Needs*

Understanding your needs or the needs of a loved one is crucial in making the best decision about senior housing. There are many needs that should be considered, including:

***Social:*** loneliness; desire for companionship

***Recreational/vocational:*** boredom; too much time on your hands; need something to do; desire a sense of purpose or fulfilment; physical inactivity

***Home maintenance:*** grass cutting, snow shovelling, house cleaning, home repairs, gardening

***Transportation:*** no longer driving, difficulties arranging transport, challenge getting groceries, getting to/from appointments, going to see friends and family

***Nutritional:*** not used to having to prepare your own meals; seems like too much trouble to cook for one person

***Security:*** concern regarding the possibility of a fall; neighbourhood is no longer safe

### ***Medical/Ambulatory:***

- Medication supervision and/or administration
- Ambulation: Arthritis, trouble moving, only able to walk a short distance or not at all, difficulty with stairs; trouble bathing, dressing and grooming
- Declining eyesight
- Cognition issues: forgetfulness, wandering, changes in personality such as aggression
- Other medical issues

*Most often, we aren't just facing one of the above changing needs, but two or more.*

# Understanding the Senior Housing Industry

There are four options available for senior housing in Ontario:

1

*Home  
Care*



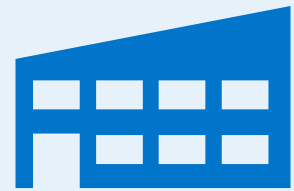
2

*Supportive  
Housing*



3

*Long-term  
Care Housing*



4

*Retirement  
Communities*



*These housing options offer a different level of care and support based on the needs of their respective clients. Let's take a closer look. ►*

# Home Care



Home care can be beneficial for people with needs related to security (often relating to cognitive issues such as use of the stove), home maintenance, nutrition (meal preparation), or medical/health (usually several Activities of Daily Living (ADLs)).

## An Overview

There are two types of home care: **Government-funded** and **Private Pay**.

### **Government-Funded Home Care**

- A government agency case manager will assess a person's needs and coordinate services.
- While private-pay hours are unrestricted, there are limits on the amount of government-funded service a person can receive.
- Ontario Health offices are the gatekeepers to government funded community services such as home care.
- Government-funded home care services include: visiting health professionals, personal care and support, home-making and community support services.
- Visiting health professionals may include nurses, physiotherapists, occupational therapists, social workers, speech-language pathologists and dieticians.
- Personal care and support refers to a range of essential ADLs that maintain physical well-being. The workers are not registered nurses. Their titles would be, "Personal Support Worker", "Health Care Aides", "Personal Care Workers" or "Attendants".



A staff person visiting your home can help you with:

- Personal hygiene care i.e. using the bathroom, washing, bathing, mouth care, hair care, preventative skin care, routine hand or foot care.
- Transferring or positioning into chairs, vehicles or beds.
- Assistance with eating.
- Escorting to appointments.

- Home-making services can assist with routine household activities including menu planning and meal preparation, shopping, light housecleaning and laundry, and paying bills or banking.
- Ontario Health may also be able to arrange or provide a referral for other community support services such as security, transportation, meal services, caregiver relief, support groups, hospices, foot care, recreational and social programs, and home maintenance and repair. This will differ by location and service may not be funded.



### ***Private Pay Home Care:***

- Ontario Health will determine if you qualify for government-funded home care. If not, or if you need services additional to what is funded, Ontario Health can refer you to a provider of the service, but you will pay the costs directly.
- People sometimes have private insurance coverage (usually up to a maximum of \$10,000 for private home care costs). Most private home care providers will do an insurance search for you to determine if you have any coverage.
- While there are limits on the amount of government-funded service a person can receive, private-pay hours are unrestricted.

### **The Costs**

- **Government-funded home care:** no cost or a small user fee; paid directly to the home care provider.
- **Private home care:** Generally between \$20-\$35/hour.

# Supportive Housing



People with social, recreational, security, home maintenance, nutritional and/or mild medical needs might find supportive housing an appropriate solution.

## An Overview

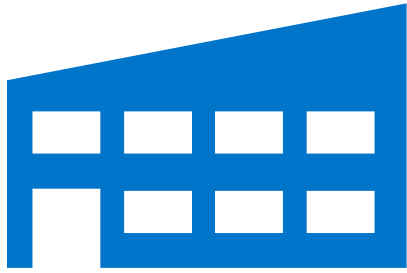
- Buildings are owned and operated by municipal governments or non-profit organizations.
- Availability varies widely by region. There are a relatively small number in Ontario.
- There are generally long waiting lists.
- Designed for people who need minimal to moderate care to live independently.
- The number of residents that receive care varies from building to building.
- Consists of modest rental units within an apartment building. In a few cases, the accommodation is a small group residence.
- Accommodations, on-site services, costs, and the availability of subsidies vary with each building.
- The care arrangements between a tenant and a service provider are usually defined through a contract between the two parties.
- Services include on-site personal care and support i.e. hygiene, dressing and washing, daily visits or phone check-ins.
- Residents can also apply for visiting health professional services through Ontario Health if required.

## The Costs

- Accommodation costs are based on market rent for similar apartments.
- If you are eligible, the government may subsidize your rent so that you only pay up to 30% of your household's monthly income. To be eligible, you must be a Canadian citizen, landed immigrant or refugee claimant.
- If you own your own home, you are obliged to sell it within six months of moving into supportive housing.
- Local governments may set additional eligibility requirements for rent subsidies. There is usually a sizeable waiting list for subsidized units.
- Personal care and support costs are funded by the government.
- You may have to pay an additional fee for optional services such as transportation, recreational outings or hairdressing.



## Long-Term Care



Long-term care (LTC) is appropriate when you require the availability of 24-hour nursing care and supervision within a secure setting. In general, long-term care homes offer higher levels of personal care and support than those

typically offered by either retirement communities or supportive housing. While the LTC client may have many other needs, his/her chief motivators are security issues and medical issues.

### An Overview

- Over 70,000 Ontarians live in LTC homes.
- LTC homes are also known as nursing homes (privately owned), homes for the aged (owned by municipalities).
- They are government funded and regulated through the Ministry of Health and Ministry of Long-term Care.
- The government pays for your care and recreation; you pay a co-payment to cover accommodation.
- LTC homes are owned and operated by various organizations, such as private corporations, municipal homes for the aged (owned by municipal councils), charitable homes (usually owned by non-profit corporations, such as faith, community, ethnic or cultural groups.)
- All applications to LTC homes are coordinated through Ontario Health.
- Once Ontario Health determines that you are eligible, your next step is to choose the homes you wish to apply to. You may apply to a maximum of three homes.
- Waiting lists vary dramatically from region to region.
- Ontario Health will provide you with lists and information about homes in your area. Ontario Health can also provide more detailed information about how to apply for and select a home, and also prepare you (or help prepare you) for a move to a home.
- LTC homes usually offer a variety of accommodation options such as “basic”, “semi-private” and “private”.
- “Preferred Accommodation” describes private or semi-private rooms, whereas “Basic or Standard Accommodation” refers to the style of rooms that the home offers in this category.
- The features of basic and preferred accommodation will vary according to when the particular home was constructed or renovated.
- People living in a home pay a fee for accommodation that is based on the type or style of accommodation.

- All LTC homes have dining rooms and common rooms, and may also have features such as a lounge, gift shop, beauty salon, chapel, or garden.
- All LTC homes offer 24-hour supervision and nursing care.
- The basic package includes the following services:
  - Furnishings (e.g. bed, chair), meals (including special diets), bed linens and laundry, personal hygiene supplies, medical/clinical supplies and devices, housekeeping, pastoral services, social and recreational programs, medication administration, and assistance with the essential activities of daily living.
  - 24-hour nursing and personal care and access to a physician, and other health professionals.

- Homes must prepare a “plan of care” for each resident, outlining the care requirements and levels of service offered. This plan must be reviewed at least every three months and adapted as your needs change.



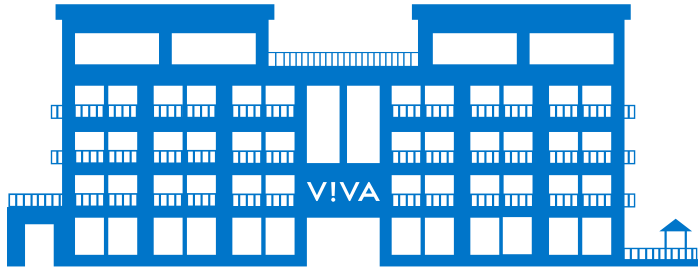
## The Costs

- Effective July 1, 2019:

<b>Basic accommodation</b>	\$1,891.31 monthly
<b>Semi-private accommodation</b>	\$2,280.04 monthly
<b>Private accommodation</b>	\$2,701.61 monthly

- Optional services are usually available for a fee. They may include: hairdressing, cable TV and telephone services, transportation, etc.
- If your income is not sufficient to pay for the basic accommodation rate, there is a subsidy available to reduce your accommodation rate. Subsidies are only available for basic accommodation.
- If you are moving into an LTC home and your spouse requires financial assistance to remain in his or her home, there is a government benefit called “Exceptional Circumstances” for people with lower incomes or couples who must live separately.

# Retirement Communities



A retirement community is appropriate when you are looking for a lifestyle alternative that offers you services such as meals, housekeeping and recreation, as well as supportive services in some cases, combined with an atmosphere of independence and choice. This decision is based on either a desire or a need for change.

## An Overview

- Retirement communities offer a flexible lifestyle option for seniors who are active and independent and who want to make their own choices.
- Retirement community living lets you choose how much to do for yourself, how much to have done for you, how to spend your time and who to spend it with.
- Retirement communities are a combination of independent living with hospitality and supportive services.
- There are a huge variety of retirement communities available to suit every taste – from smaller, intimate settings to large, luxurious hotel-like settings.
- Availability varies widely; some communities have many available suites; others have waiting lists.
- A variety of accommodation, usually from studio to two-bedroom suites, is available for rental.



People within a retirement community typically have requirements related to:

- Social needs
- Recreational needs
- Security needs
- Home maintenance
- Nutritional
- Medical, usually one to three ADLs (activities of daily living)

- Suites generally offer wall-to-wall carpet, window coverings, an emergency communication system and four-piece bathroom. Many offer kitchens or kitchenettes and/or balconies.
- Retirement communities are generally designed for seniors who need minimal to moderate support with their daily living activities. These settings enable residents to live as independently as possible. The amount of care offered varies.
- Basic service packages usually include weekly housekeeping, laundering of linens, emergency communications system response, one to three meals daily and a recreation program.
- Additional services may be part of the basic service package or may be available as options. These frequently include daily housekeeping service, laundry of personal items, medication administration, bathing, parking, room service, guest dining, guest accommodation, hair styling, aesthetic services, banking and more.
- The availability of care services varies widely. Some communities offer no direct care (in a seniors' apartment setting); others offer significant care (in an assisted living or memory care area for example).
- Many residences offer ancillary health care services such as visiting physician, foot care, physiotherapy and lab service. Every retirement community offers pharmacy service.



*Dining is most often a great pleasure at retirement communities, which generally enjoy significantly higher food budgets than long-term care homes.*

## Building amenities in retirement communities can include any or all of the following:

- Dining rooms
- Lounges & cafés
- Computer areas
- Libraries
- Chapels
- Spas and salons
- Therapeutic hot tubs
- Art studios, and Craft rooms
- Theatres and auditoriums
- Pubs and/or bars
- Fitness rooms
- Billiard tables
- Home theatre rooms
- Games rooms
- Hair salons
- Resident gourmet kitchens
- Designated care areas
- Designated secure areas
- Resident laundry rooms
- Courtyards
- Landscaped gardens, patios, walking paths, gazebos
- Raised resident gardens
- Golf simulators
- And more!



- Recreation programs usually include theatrical/musical presentations, arts & craft classes, movies, fitness, religious services, shopping and more. Almost every community offers numerous excursions (extra fees may apply).
- Some communities offer bus or van transportation to scheduled outings (i.e. shopping). Some have a car service available (extra fees usually apply).
- Anyone can apply to live in a retirement community. The service package available determines whether that community meets your needs.
- The community may work with you to assess your needs to ensure that it can provide appropriate support, or that you do not need more support than it can provide.

## The Costs

- Costs vary widely depending on:
  - Location
  - Community amenities and features
  - Accommodation size, availability, and type, such as:
    - Private or Semi-private
    - One-bedroom, or one-bedroom plus den
    - Two-bedroom
  - Whether you're the only resident or if you have a roommate, such as a spouse, sibling, or friend.)
  - Basic service package
  - Care needs

Retirement residences fall under the Retirement Homes Act 2010, which created the **Retirement Home Regulation Authority** (RHRA). The RHRA licenses homes and conducts inspections, investigations, enforces rules and develops mandatory care and safety standards.

The **Ontario Retirement Communities Association** (ORCA) is a voluntary, non-profit association established in 1977 that sets professional operating standards, and inspects and accredits retirement residences in Ontario.

- A small number of retirement communities have social services subsidized suites – these are usually semi-private.
- Retirement communities are covered by the Residential Tenancies Act 2007 and the accommodation portion of the rent is controlled in the same manner as apartments.
- Some residents may qualify for a "Disability Tax Credit". A T2201 must be completed by your physician, then submitted to the Canada Revenue Agency. If you qualify, you may also be able to claim Attendant Expenses (the services portion of their monthly fees) as an expense for income tax purposes.

## Choosing a Retirement Community



- Develop a list of communities within the geographic area you want. You can develop a list from the ORCA web site ([www.orca-homes.com](http://www.orca-homes.com)), or your preferred search engine.
- Make a list with two columns. In one column, list the “must haves” that you absolutely require in your new residence. In the second column, list the “would like to haves”.
- Ask others for referrals. Your doctor, your friends and others may have had experience with local communities and could offer some suggestions.
- Develop a short list of questions that will help you determine if a residence meets your “must have” list. Call each community on your list and determine if they offer those items.
- Set up appointments at those residences which meet your “must have” requirements. Ask if you can stay for lunch so you can try a meal.
- Prepare for your visits by developing a comprehensive list of questions.
- Bring your list of questions, a notepad and pen. Take some photos, as many communities may “blend” later after a few tours.
- If possible, sit down with the person touring you before the tour begins. This is a great opportunity to explain what you’re looking for so they’ll know what to show you. Tell them what type of accommodation interests you and if you want features such as a kitchenette, balcony or walk-in shower.
- As you walk around on your tour, speak with residents, families and staff. Ask them questions about the residence. If you have specific questions about an area, ask to meet the person in charge of that area (i.e the Recreation or Food Service Manager.)
- Don’t just see common areas; ask to see the kitchen and less travelled areas like the stairwells.



*Be sure to see the model suite – if there is one – so you can picture how a suite looks with furniture in it.*

- If they're available, be sure to get floor plan layouts of any suite you may be interested in. Ask for dimension and square footage details.
- Don't just get a brochure. Ask if a recreation calendar, newsletter and menu are available. Ask for a copy of the contract and any health assessment required. If available, ask for a copy of the "Resident Information Handbook" which outlines the policies and procedures of the community.

- Tour more than once. Come at different times of the day and evening. Be sure to try a meal and participate in an activity or two.
- If the community offers short term stays, consider this option. Staying for a few days will let you know whether life there will be a good fit for you.
- Ask for the names of Community Members or family members who would be willing to discuss their experience at the community.

## What Do I Do Now?

- Determine your budget
- Determine your needs
- Determine which service and senior housing option is right for you
- Make your list of "must haves"
- Do a comprehensive job of viewing the various locations
- Explore your options before a change becomes necessary

### **And remember:**

- This new chapter in your life can be a wonderful – particularly if it is a lifestyle choice you are making
- Embrace all the opportunities at your new community
- What comment do retirement communities hear most often from those who have moved in recently?

*“Why didn't I do this sooner?”*



