

# When staying at home is no longer an option

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Let's call it like it is, most people don't like to move and most older individuals certainly do not want to leave the family home and move into a more supported environment. There are, of course, many reasons that make a move so difficult, not least of which is the overwhelming thought of emptying cupboards, basements and bedrooms. The determining factor of when a move should be made is when a person can no longer live comfortably and safely on their own. Often it is hard to determine exactly when a move to a higher level of care is appropriate. For some older couples it is advisable to plan a move while both of them are still well enough to adjust to a new setting. For others it's a wait & see game or an event that's precipitated after a spouse dies.

Once it has been decided that a move is necessary, there are several options to consider. Most seniors strongly resist moving into an "old folk's home." And, for many there are great alternatives in today's marketplace, including: condominiums, life lease apartments, seniors' apartment buildings, supportive housing, retirement residences and Long-Term Care facilities.

An open discussion about what the senior would like and their current and future care needs is a great place to start.

When making a decision about a move, it is important to remember that each living

arrangement has benefits and drawbacks. A condominium might be a good fit for someone who is finding the outside maintenance of their home to be a challenge and who wants to maintain complete independence—as no services are typically offered. Many have a doorman or concierge who can provide some level of security and assistance. These buildings also can allow the senior to stay in a community of people of varying ages. Seniors living in condominiums still need to prepare their own meals and take care of their own household chores. Perhaps the largest drawback to this type of move is that it is likely that the senior will have to move again as their care needs increase, unless there is space and interest in hiring private home support assistance and/or a live-in caregiver.

**A senior's apartment building** is a rental option for seniors who, much like those who purchase condominiums, find outside maintenance of their homes to be difficult to manage, but in every other way would like to maintain complete independence. These apartment buildings have an age requirement and do not allow children or younger families to rent. Seniors who choose a facility like this to call home may find that they meet more people who share similar interests and activities. Like the condominium, however, the largest drawback to this type of facility is the need to move again to higher levels of care when health begins to decline and the need for assistance with tasks of daily living increases,



unless there is space and interest in hiring private home support assistance and/or a live-in caregiver.

**Supportive housing** provides affordable housing designed to help seniors re-establish connections to the community. The housing is linked to voluntary and flexible support services designed to meet the seniors' needs and preferences. It is designed for people who only need minimal to moderate care, such as homemaking or personal care and support, to live independently. The level of support may vary, and some support services are provided by on-site staff, while in other instances may be delivered on an outreach basis. This may include adult day programs or medical/physiotherapy clinics coming into the apartment building. Staff working in these facilities try to help seniors in their building get linked into other services offered out in their community, such as senior's centres. These staff, however are not medically trained, some are Personal Support Workers (PSWs) while others have certifications in recreation planning. In many facilities, no one is on staff during the night in case of emergency. Supportive housing buildings are owned and operated by municipal governments or non-profit groups including faith groups, seniors' organizations, service clubs and cultural groups. Accommodations, on-site services, costs and the availability of government subsidies vary with each building.

Accommodation costs are based on market rent for similar apartments. Seniors wishing to live in this environment need not have a certain income level; however, subsidies are available for seniors with limited financial means. If eligible, the government may subsidize the rent so that the senior only pays up to 30 per cent of their household's monthly income. To be eligible for a rent subsidy, the senior must be a Canadian citizen, landed immigrant or refugee claimant. If they own their home they 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 waiting list for subsidized units. Seniors may have to pay an additional fee for optional services such as transportation, recreational outings or hairdressing.

To find out what the further eligibility requirements for subsidies are for your province, and to find out where there is a supportive housing unit in your area, contact your local CCAC or Community Care Association who have application information as well as a listing of all supportive housing locations in the area.

A retirement residence is another option. Many are geared to modestly well and independent seniors. These rental facilities can range in price and service delivery. Many offer dining room settings, pools, exercise rooms, supervised outings and bus services. Units can include a bachelor, one or two bedrooms and some have kitchenettes that allow residents to opt in or out of meals. These retirement residences have the benefit of having staff (typically PSWs) available to residents as well as nursing and recreation planning staff. This provides the senior and their family a feeling of security in knowing that there is always someone close by in case of emergency. These facilities often become a community unto themselves, with meals offered and activities and events organized by the staff. Many even have visiting physicians and other health practitioners and can arrange for medications to be delivered right to the resident's door.

Within many retirement communities varying levels of assistance for personal care are available and can be purchased as needed for an additional fee. These programs are offered as a means to keep seniors in the retirement residence for as long as possible. Additional levels of care may be referred to as "assisted living" which includes some hands on assistance from a PSW for bathing and/or dressing and may include medication monitoring. If the individual requires more assistance during the day and evening, or are dealing with significant cognitive issues that result in the need for full time supervision or a secured floor, while some facilities may be able to accommodate others would deem them ready to move to long term care or to require extra help from private service providers.

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**“I’m not old,  
I’m chronologically  
gifted.”**

*PM Caregivers.com*



**A life lease apartment** is much like a condo, but includes access to all the services of the retirement home. These facilities may be within a retirement residence or a separate facility. The benefit to these types of apartments is that the resident maintains a bit of equity—they own their apartment and when they pass away, the money from the sale of the apartment will act as an inheritance or be available to pay off any remaining debt. If a retirement residence has life lease suites along with apartments, assisted living programs and long term care, the senior could move once and not need to move to another facility. Rather, they would move within the facility as the need arose for higher care levels.

One of the major drawbacks to moving to a retirement home is the need to adjust to a communal setting. In these facilities there is a set menu, a set meal time and bus trips and outings are set according to a pre-planned schedule. It can also be a shock for a senior first moving into one of these facilities to see “all the old people.” Discussing what to expect and getting tours of possible residences will help make the decision as to whether the facility will be a right fit. Some locations will offer trial stays so that seniors can see what daily life will be like, get to taste the food and meet other people who live there. Respite and convalescent care is also offered in many retirement residences and may be another good way to introduce an alternate setting.

**A long term care facility** is available for those who require more assistance than that offered by the retirement residence. These facilities are funded by the government so that no person who requires this level of care will be turned away for lack of funds.

These facilities have 24 hour nursing care and residents receive help with all activities of daily living—eating, dressing, bathing and grooming, as well as having provision for laundry and housekeeping.

In the Province of Ontario, long term care facility admission is accessed through the Community Care Access Centre (CCAC). The CCAC will send a case manager to your home to help you to select three facilities that you would be willing to move to, in order of preference. Much like Ontario, British Columbia, Alberta, Quebec and Prince Edward Island have agencies (Home and Community Care Services, Alberta Seniors and Community Support, Centres locaux de services communautaires (CLSC), Local Community Services Centre in English and Home Care Office, respectively) through whom residents of the Province access admission to long term care. These government agencies assess applicants for eligibility, assist with completing applications, monitor the waiting lists and advise residents of their admittance to a particular home. Initial contact with any of these agencies can be completed by either the senior themselves or a family member. To ensure that you make an informed choice, it is always good to book a tour of each facility, enjoy a lunch and speak with other residents and family members prior to making any decisions on your application.

If you are still unsure of what setting would be right for your parent, Geriatric Care Managers can help assess your parent’s care needs and can assist with outlining the various local options available. They can help the senior to make a decision that will optimize their health and lifestyle for the immediate and long term. ●



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