Seniors and Housing Transitions:

A Guide to Considering Options and Making Decisions



Mary Ennis for
Aging Issues Network of Newfoundland and Labrador

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Information on programs and services included in this manual is accurate at time of printing; however it may not be inclusive of all programs and services that are available.

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This manual is dedicated to the people of
Newfoundland and Labrador
who are thinking about the aging process and how it can impact
where they live.

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List of Acronyms

AINNL	Aging Issues Network of Newfoundland and Labrador
ASHRA	Atlantic Seniors Housing Research Alliance
CPP	Canada Pension Plan
GIS	Guaranteed Income Supplement
MTAP	Medical Transportation Assistance Program
OAS	Old Age Security

Background

Aging Issues Network of Newfoundland and Labrador

Building on the regional work of the Atlantic Seniors Health Promotion Network, the Seniors Resource Centre of Newfoundland and Labrador received funding from the Public Health Agency of Canada in February 2004 for an Aging Issues Project. The goal of the Project was to bring seniors together to create partnerships to make public policy better. Work to create these partnerships evolved from the initial meeting held in February 2004 and was guided by a Coordinating Committee. On June 21, 2005, the Aging Issues Network of Newfoundland and Labrador (AINNL) was officially established to:

- improve communication among seniors, seniors' organizations and government departments about policy issues affecting an aging population;

- serve as a way to partner seniors, their organizations and government departments in policy making;

- identify important policy issues based on the needs of seniors in Newfoundland and Labrador;

- prepare working papers, collect background research and documentation, and identify best policy practices regarding important issues; and,

- increase public knowledge and understanding of the aging process and what it means for all people in Newfoundland and Labrador.

Atlantic Seniors Housing Research Alliance

The Atlantic Seniors Housing Research Alliance (ASHRA) is a five-year Community-University Research Alliance project created in 2004 to answer two questions:

1. What will the housing needs of aging Atlantic Canadians be over the next 20 years?
2. What housing options, support services, and policies should be developed to meet those needs?

The Alliance included researchers from Memorial University of Newfoundland and Labrador, Dalhousie University, Mount St. Vincent University, the University of New Brunswick, and the University of Prince Edward Island. Seniors' organizations, housing developers, government departments, and other community partners also participated in all four Atlantic Provinces. The main partners and participants in Newfoundland and Labrador were the Seniors Resource Centre of Newfoundland and Labrador, Memorial University of Newfoundland and Labrador, Labrador City 50+ Club, Newfoundland and Labrador Housing, the Provincial Government Office for Aging and Seniors, Eastern Health, the Canada Mortgage and Housing Corporation, and the Canadian Association of Retired Pensioners.

Funds for this research project were provided by the Social Sciences and Humanities Research Council of Canada.

As part of its research, ASHRA surveyed seniors in all four provinces, held focus groups with populations such as rural and/or Aboriginal seniors, and assessed what seniors wanted and needed in terms of housing. It also looked at policies and programs at all levels of government that deal with housing and support services for seniors. It researched new kinds of seniors' housing and finally, shared what it learned during the research. Each year, ASHRA distributed information sheets and full reports on its findings. Documents are available at www.ashra.msvu.ca

The Current Project

When the ASHRA project neared completion, the main partners and participants in Newfoundland and Labrador invited the Aging Issues Network of Newfoundland and Labrador to a meeting to discuss next steps. From this meeting the Network Steering Committee decided to develop a proposal for submission to the New Horizons for Seniors Program through Human Resources and Skills Development Canada.

The proposal was to: (1) develop a workshop to share with Newfoundland and Labrador seniors and others the findings of the ASHRA research, and (2) write a manual to support seniors as they think about their present and/or future housing needs. Funding was approved in 2010.

The workshop *Seniors and Housing Transitions* was held in three locations in Newfoundland and Labrador. This was done to: (1) share the information from the ASHRA research; and (2) get feedback on the manual *Seniors and Housing Transitions: A Guide to Considering Options and Making Decisions*.

We are optimistic that *Seniors and Housing Transitions: A Guide to Considering Options and Making Decisions* will be a useful resource for older adults and family members as they decide if the home they know now will be suitable for them in their later years or if a new living arrangement will be needed. We also hope that younger people will use the manual to help them think about their futures as they age.

Introduction

The ASHRA Research shows that 88% of seniors living in Atlantic Canada want to stay in their own homes. Their homes are familiar to them. They are filled with memories and possessions, and they make their owners feel independent and in control. The longer they live there, the more their homes mean to them.

But, the older people get, the less likely they are to be *able* to stay in their own homes unless they make changes to the houses themselves and/or to their own supports. And even if changes are made, it is still possible that many seniors will have to consider other housing options later on. It is interesting that Statistics Canada reports that we will most likely move three times after age 65.

The ASHRA research shows that only 12% of seniors in Newfoundland and Labrador have a plan in place to move if they need to. That is the lowest rate in all four Atlantic Provinces.

Obviously, people can be very attached to "home". One of the main things the ASHRA research shows is that seniors need to be realistic about the problems that can arise when living (maybe alone) in a house that might be too large or difficult to maintain, or if they become ill or get a disability. For those seniors who decide to stay in their own homes, they would be wise to plan ahead about where they are going to find the supports they need when they need them. But they would still be wise to think that the time may come when they

will *need* to move. And it is better if this move is planned ahead, rather than in the middle of a crisis.

Taking Stock…..

Before thinking about where you might like to live and the different kinds of housing available to you, it will help to sit back and think about the home you live in now, your health, your lifestyle, what you have, and what you might need down the road (if you don't already need it). You can keep track by checking one of the boxes after each question.

My home

	Yes	**No**
Do I like my home		
Are there stairs in my house?		
Is my house on a hill?		
Is my driveway steep?		
Do I have to climb steps to get into my home?		
Do I live alone?		
Do I have one or more pets?		
Is my home the right size for me?		
Do I use all the rooms?		
Do I feel safe in my house?		
Do I worry about fire or flooding?		
Is my neighbourhood safe?		
Do I have a security system, e.g. burglar alarm?		

My chores

	Yes	**No**	**Some-times**
Is it easy for me to clean my house?			
Can I still do my own laundry?			
Can I do dishes without assistance?			
Can I do my shopping?			
Can I take care of my garden and mow the lawn?			

	Yes	No	Some-times
Can I clear the outside steps, walk and driveway of snow?			
Can I afford to have someone paint and do repairs around my house if needed?			
Is there anyone in my community to do this type of work, if I can pay them?			
Are any of these services offered free of charge in my community if I cannot afford to pay?			
Can I afford to have someone mow my lawn, keep my garden clean, and shovel snow if needed?			
Is there anyone in my community to do this type of work, if I can pay them?			
Are any of these services offered free of charge in my community if I cannot afford to pay?			

My transportation needs

	Yes	No
Do I drive?		
Do I feel comfortable driving?		
Can I get places by taxi?		
Is there a public transportation system in my community?		
Is there wheelchair accessible transportation if I need it?		
Does someone else drive me when I need to go somewhere?		
Do I mind asking for a drive from a family member, friend, or neighbour?		
Do I live near family and/or friends?		
Do I live close to my doctor or a medical clinic?		
Do I live close to a drug store?		
Do I live close to a grocery store?		
Do I live near my church?		
Do I live near a branch of my bank?		
Do I live near a post office?		
Do I live near a recreation centre or other place to exercise?		

My physical health

	Yes	No
Am I eating nutritious meals every day?		
Can I cook my meals without help?		
Is there a Meals on Wheels or similar service available if I need it?		
Is it hard for me to walk or climb stairs?		
Do I hear the telephone when it rings?		
Can I use the telephone easily by myself?		
Can I hear other people when they speak?		
Can I see well?		
Can I take care of my teeth and gums properly each day?		
Can I manage my own healthcare?		
Do I take my medications as prescribed?		
Do I get enough exercise?		
Do I find myself getting forgetful?		
Do I have someone to check on me in case there is an emergency?		
Does someone have a key to my house and know where my medical information (cards, medications, allergies, doctor's name, etc.) is in case of emergency?		
Am I a caregiver?		
Am I able to provide the care the person needs without help?		
Have I completed and left a copy of an Advance Health Care Directive with my doctor in case I become too ill to make decisions?		

My emotional health

	Yes	No	Some-times
Do I spend quality time with family?			
Do I have good friends that I see regularly?			
If I have no one, is there a *Friendly Visitors* or other program in my community so that I can have someone visit me from time to time?			
Do I participate in community activities?			
Do I have someone to share my innermost thoughts and feelings with?			

	Yes	No	Some-times
Do I have someone who can help me make major decisions if I need help?			
Am I happy?			
Do I have enough to do to fill my time?			
Do I feel tired?			
Do I feel sad?			
Do I feel lonely?			
Do I feel depressed?			
Do I feel isolated from my friends and community?			
Do I feel I have no reason to get up in the morning?			
Is it getting harder for me to connect with others?			
Do I have family living close to me?			
Do I feel that my family is too busy with work and other commitments to spend much time with me?			
Has my spouse or another family member or close friend passed away recently?			
Have I had another significant loss recently?			
Have I talked with my doctor about these feelings?			

My personal care

	Yes	No
Can I take a shower or bath without help?		
Can I dress myself?		
Can I use the bathroom without help?		
Can I brush my teeth without help?		
Can I brush or comb my hair?		
Can I eat without help?		
Do I have someone to help me with these things if I need help?		

My social life

	Yes	No
Do I spend time with family and friends?		
Am I friendly with some of my neighbours?		
Do I attend social events in the community?		

	Yes	No
Do I have hobbies?		
Do I do volunteer work?		
Do I have a paid job?		

My financial affairs

	Yes	No
Do I handle my own financial affairs?		
If not, do I know how they are being handled?		
If someone else can use my bank account, do I have something in place, e.g. a will, that states what I want to happen to my bank account when I die?		
Do I have an Enduring Power of Attorney so that someone I trust can make financial decisions for me if I become unable to do so myself?		
Do I do all my own banking?		
Do I balance my bankbook regularly?		
Do I have someone at the bank to answer any questions I might have?		
Do I have a monthly budget to help me plan my spending?		
Do I pay my bills on time?		
Do I have provincial health insurance (MCP)?		
Do I have private health insurance?		
Do I have critical care insurance?		
Do I have long-term care insurance?		
Do I have insurance on my house and belongings?		
Do I have automobile insurance?		
Do I know what all my insurance policies cover?		
Do I have someone to answer my questions about insurance?		
Do I have a registered disability savings plan?		
Am I eligible for any disability supplements?		
Do I have family money or savings?		
Do I have a pension from my own work or my spouse/s work?		
Do I know exactly what money, stocks, bonds, property and/or other valuables I own?		
Can I afford help at home if I need it?		

	Yes	No
Can I afford to move and pay for rent and/or other expenses if I want to?		
Do I have someone to help me with financial planning if I need help?		

My legal affairs

	Yes	No
Do I have a will?		
Can I afford to get legal advice from a lawyer if I need it?		
Do I know how to get pro bono (free) legal advice if I need it?		
Do I have an Advance Health Care Directive in place?		
Does my spouse or someone I am taking care of have an Advance Health Care Directive in place so that I do not have to make medical and health decisions for him/her?		
Do I understand the difference between Power of Attorney and Enduring Power of Attorney?		

We hope that answering those questions has given you a good idea of some of the things you might think about when trying to decide where you spend your later years.

The next sections will provide you with a number of housing choices. They will give you a better idea of some of the needs that might be met in each of those choices, and they will list the financial supports that are in place to help seniors in Newfoundland and Labrador who qualify for the programs and services to meet those needs.

Staying at Home…

In the *Introduction* we talked about the importance of "home" to many seniors and how they want to spend their lives there. In the section *Taking Stock*, we asked questions to help you decide whether or not staying at home is the best choice for you. Now we are going to look at some of the supports you might want to plan for if you *do* decide to remain in your own home. Again, checking

the boxes will give you an idea of what your needs are or what they might be later in your life.

	Yes	No
Is my house in need of repairs?		
Do I need a wheelchair ramp or other change to my house because I or someone else who lives here has a disability?		
Can I afford to heat my house enough so that I am not cold?		
Do I have enough money for the basic necessities for myself and anyone I might provide care for?		
Do I need visits from nurses, social workers, or rehabilitation professionals?		
Do I have enough money if I need someone to help me with bathing, cooking, eating, etc.?		
Can I afford someone to help for a short time with my daily activities while I am recovering from an illness or injury?		
Can I afford to get some support for someone I might be caring for so that I can take a break every day?		
Can I afford help for me and my spouse so s/he can die at home like s/he wants to?		
Can I afford to pay for my medications?		
Can I afford to travel to another city, town, or province for medical treatments if I need to?		
Can I afford to pay for the equipment I need to help me get around my house or to hear or see?		
Would I be willing to share my home to help with expenses and/or chores?		
Do I know of any government programs and services that are available if I need support with any of these things?		

Financial considerations and assistance…

You will have to think about money whether you remain in your own home or move elsewhere. If you are able to afford the things you need, that will make any changes you have to make a bit easier. If you are not able to afford the things you need, there may be some support available to you. Let's take a look

at some of the programs offered by the different levels of government if you do need assistance in the situations raised in the table above.

Some of the programs and services described in this manual will mention financial (or means) and needs assessments. In some cases, both assessments are conducted before a senior is able to be helped through a program or service. For example, your needs may not make you eligible for a certain service, but you can still pay for it if you want. Means testing or assessment refers to having your financial assets looked at to see if you are able to get support for less money or for no money at all or if you have to pay for it yourself.

Government of Newfoundland and Labrador: Newfoundland and Labrador Housing

a. Provincial Home Repair Program

This program was designed to bring homes up to minimal fire and safety standards, assist seniors who need changes to their homes so they can stay there longer, and to help persons who have physical disabilities to make their homes accessible. Homeowners with an annual household income of $32,500 or less who need repairs to the home are eligible. Funding is in the form of grants and loans. Grants can be up to $5,000, with a $6,500 maximum for Coastal Labrador. Loans can be up to $12,500 or a maximum of $15,000 in Labrador and must be paid back. There is usually a waiting list for this program.[1] For more information, phone 709-724-3196 or visit: http://www.nlhc.nf.ca/programs/programsPhrpActive.html

b. Home Modification Program

The Home Modification Program is designed to provide funding to low-to moderate income homeowners ($46,500 or less) who require accessibility changes to their home. Funding is in the form of a forgivable load of up to $7,500. Repairs exceeding this level may be addressed under a repayable load of up to $10,000 ($13,000 in Labrador).
http://www.nlhc.nf.ca/programs/programsHmpActive.html

[1] Atlantic Seniors Housing Research Alliance (ASHRA). *Review of Programs and Services Related to Seniors' Housing in Atlantic Canada (2008): Mapping policies and programs.*

Government of Newfoundland and Labrador: Department of Finance

c. Residential Energy Efficiency Program

The Residential Energy Efficiency Program assists low-income households in making energy efficient retrofits to their homes. The program assists clients with retrofits that will make their homes more affordable and reduce greenhouse gas emissions that contribute to climate change. For more information visit:
http://www.nlhc.nf.ca/programs/programsReepActive.html

d. Seniors' Benefit and Income Supplement

In the budget of 2016, the Provincial Government increased the seniors' benefit and added a new Newfoundland and Labrador Income Supplement Program. These benefits will be paid in quarterly instalments starting October 2016 and will replace the Home Heating Rebate and the Provincial Harmonized Sales Tax (HST) credit. For more information email taxpolicy@gov.nl.ca or visit http://www.fin.gov.nl.ca/fin/ A calculator to help find out the amount of your benefit can be found at:
http://www.fin.gov.nl.ca/fin/tax_programs_incentives/personal/calculator.html

e. Low Income Tax Reduction

The Low Income Tax Reduction eliminates or reduces provincial income tax for individuals and families with low net income. For the 2015 taxation year, the program will eliminate provincial income tax for individuals with net income of up to $18,955 or for families with net income up to $32,052. Partial tax reductions will be received by individuals with net income up to $23,318 or families with net income up to $38,840. For more information see
http://www.fin.gov.nl.ca/fin/tax_programs_incentives/personal/lowincometaxreduction.html

Government of Newfoundland and Labrador: Department of Health and Community Services

Some of these programs are different from health region to health region. It is a good idea to call your Regional Health Authority office for information about the services offered by the Department of Health and Community Services.

f. Home Support Program

The Home Support Program is designed to promote, maintain, or enhance an individual's well-being in his/her home. Eligibility is based on a needs assessment. Home support services may be either purchased privately by an individual or subsidized from public funds to a maximum financial ceiling. Referral for publicly funded home support service is through the Regional Health Authority and can be initiated by anyone, including the individual who is requiring service. See: http://www.health.gov.nl.ca/health/personsdisabilities/fundingprograms_hcs.html#phsp

g. Short-term Home Care Services

Short-term home care services include home support, nursing visits, some medications, and equipment and/or supplies. They are provided to individuals with an injury or acute illness to support their recuperation in their own homes. Eligibility is determined by needs assessment, and services are provided free-of-charge for two weeks. Services may vary from one region to another depending on priorities, the availability of human resources and the needs of the clients. For more information contact your regional health authority.

h. Adult Day Programs

Adult Day Programs are offered in a few of the urban centres in the province. They provide community and institutionally-based services, including meal preparation, personal care, and transportation to frail, elderly, and socially isolated seniors. Eligible seniors must have some type of disability. Both a needs and a financial assessment are conducted. For more information, see http://www.health.gov.nl.ca/health/LTC_CSS_FA.pdf

i. Home Care Services for End-of-life

This program includes home support, respite care, nursing visits, and some medications, equipment and/or supplies provided to individuals receiving palliative and end-of-life care at home. Eligibility is determined by a needs assessment. Services are provided free-of-charge for up to four weeks. For more information visit http://www.health.gov.nl.ca/health/LTC_CSS_FA.pdf

j. The 65Plus Plan

The 65Plus Plan provides coverage of eligible prescription drugs to residents 65 years of age and older who receive Old Age Security Benefits (OAS) and the Guaranteed Income Supplement (GIS). Beneficiaries will be responsible for payment of the dispensing fee up to a maximum of $6. Those who qualify for a drug card under The 65Plus Plan also qualify for the Ostomy Subsidy Program. The program will reimburse for 75% of the retail cost of benefit ostomy items. The beneficiary is responsible for the remaining costs. The beneficiary is required to purchase the ostomy supplies and submit their original prescription receipts. For more information, phone 709-753-3615 or visit
http://www.health.gov.nl.ca/health/prescription/nlpdp_plan_overview.html

k. Medical Transportation Assistance Program (MTAP)

MCP beneficiaries required to travel for specialized insured medical services may be eligible to apply for financial assistance under MTAP for airfare (and related eligible taxi fares); private vehicle usage; purchased registered accommodations (and related meal allowance); busing and use of ferries based on program criteria (deductibles may apply). The patient and the referring physician must complete an application in full. Applicants are encouraged to apply to the Medical Transportation Assistance Program two months prior to the confirmed scheduled appointment/consultation date(s). http://www.health.gov.nl.ca/health/mcp/travelassistance.html

l. Special Assistance Program

This program provides basic health supplies and equipment to help with activities of daily living. Eligibility includes having a chronic condition versus an acute illness. A needs assessment is required, and the patient is means

tested. The patient must go to other sources of support first (e.g. private insurance, workers' compensation, Veterans Affairs). Benefits of the program include medical supplies, oxygen, orthotics, and equipment. For more information, visit http://www.health.gov.nl.ca/health/personsdisabilities/fundingprograms_hcs.html#sap

Government of Canada

In addition to the Provincially-funded and administered income programs, the Government of Canada also has several income-related programs that are available to seniors, including:

m. Allowance

The Allowance provides money for low-income seniors who meet the following conditions: (1) your spouse or common-law partner (same sex or opposite sex) receives or is entitled to receive the Old Age Security pension and the Guaranteed Income Supplement; (2) you are 60 to 64 years of age; (3) you are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived in Canada; (4) you have lived in Canada for at least 10 years after turning 18; and (5) your annual income (or in case of a couple, your combined income) is less than the maximum allowable annual threshold. For more information call 1-800-277-9914 or visit http://www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml

n. Caregiver Tax Credit

The Caregiver Tax Credit provides a tax credit for caregivers of ill or aging spouses, parents, grandparents, or other dependents who are over 18 years old. Caregivers who are taking care of a dependent who lives with them are eligible based on the dependent's net annual income. For more information call 1-800-959-8281 or visit http://www.cra-arc.gc.ca/tx/ndvdls/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/315/menu-eng.html

o. Canadian Pension Plan Retirement Pension (CPP)

The CPP provides a monthly benefit paid to seniors who have made at least one valid contribution to the Plan. You can claim full CPP if you are the age of 65 or older. However you can receive it by the age of 60 with a deduction, and 70 with an increase. For more information on the CPP and other related benefits (post-retirement benefit, disability benefits, survivor benefits, pension sharing, credit splitting for divorced or separated couples, death benefit, child rearing provision), visit: http://www.servicecanada.gc.ca/eng//services/pensions/cpp/retirement/index.shtml

p. Old Age Security (OAS) Pension[2]

The OAS provides a monthly pension to most Canadians 65 years of age or older who meet the Canadian legal status and residence requirements. http://www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml

q. Guaranteed Income Supplement (GIS)[3]

The GIS provides additional financial assistance (in addition to the OAS) to low-income seniors at least 65 years of age and living in Canada. For more information, see: http://www.servicecanada.gc.ca/eng/services/pensions/oas/gis/index.shtml

r. War Veteran's Allowance[4]

If you qualify for WVA, you may also qualify for other VAC services and benefits. See Related Benefits for WVArecipients.

The War Veterans Allowance provides monthly financial assistance to help low-income Veterans or their survivors meet their basic needs. The amount provides is based on income, marital status and if the veteran has any dependents. Recipients of the War Veterans Allowance also may qualify for other benefits. For more information, please visit: http://www.veterans.gc.ca/eng/services/financial/war-veterans-allowance

[2] Ibid
[3] Service Canada website
[4] Veterans Canada website

City of St. John's

There is an exciting pilot program under development in the City of St. John's that can help meet some of the needs of both seniors and post-secondary students. If successful, it is hoped that the program may be offered to other municipalities where post-secondary institutions are located.

s. Home Share Program

The Home Share Program is a community-based program that matches post-secondary students with older adults/seniors living in the St. John's area. The purpose of the Program is to provide students with an affordable housing option and to support older adults/seniors in place by having someone to offset costs, provide companionship, and/or provide some support with activities of daily living. For more information call 709-682-2475 or visit: http://www.homesharenl.ca/about-home-share.aspx

Support Networks…

Whether you choose to live at home alone or with someone else, it is always wise to have an informal support network in place. This will help ease your own mind in case of an emergency and will provide relief for family members who worry about you if they are not able to check on you regularly. Your support network can consist of family members, friends, neighbours, or in some places local organizations like seniors' clubs.

The following table will help you think about some of the things you can do to keep healthy and safe when you are home. Some of these questions were asked in other sections of this manual, but are important enough to repeat.

	Yes	No
Do I have a Medic Alert identification or system in case of emergencies?		
Am I willing to ask others to become part of my support network?		
Do I have someone to check in with me on a regular basis either by phone or visit?		

	Yes	No
Does someone I trust have a key to my house to check on me if I do not answer the door or phone after a certain length of time that we have agreed on?		
Does someone know how to get my important papers, e.g. doctor's contact information, medical information, Advance Health Directive, social insurance card, birth certificate, will, life insurance papers, bank/s, power of attorney, lawyer's name, information about my funeral arrangements, etc.?		
Do I have someone to advocate for me if I am not able to?		
Does my doctor know who to contact in case of emergency?		
Have I asked someone to be responsible for contacting my relatives and friends in case of emergency?		
Does that person have a list of the people to contact and their phone numbers?		
Do I know of a seniors' or other community group where I can turn to for other information and ideas?		

No matter where you choose to live, it is helpful to have someone you trust monitor your living situation to ensure you have the supports you need to live safely, happily, and in good health.

Alternate Housing…

There are a number of housing options for seniors who would still like to have their own home but want a smaller place to live. Having a smaller place to take care of can give seniors less worry and more time to enjoy their retirement. Thinking about the following questions can help you decide what other kind of housing you might like to consider.

	Yes	No
Do I prefer to live in an urban or rural community?		
Do I want to move to a warmer climate?		
Would I like to live closer to my children?		
Would I like to stay in my own community?		
Can I sell my current house and use the money to purchase a smaller place to live?		

	Yes	No
Do I have the money to spend on a new home?		
Would I need financial assistance to purchase a new place to live?		
Would I prefer to rent instead of owning so that upkeep and repairs are someone else's responsibility?		
Can I afford today's rental rates in the community in which I want to live?		
Would I need financial assistance to pay rent?		

a. Purchase or Rent

In today's economy, the costs to build, purchase or rent are generally high. However, if you are prepared to spend the money, there are options to choose from including houses, duplexes, apartments, seniors' apartments, and condominiums. Renting, in particular may be difficult in some communities, especially urban centres where rental units may be scarce. And of course, in terms of purchase, some communities have more to offer than others. So, it is best to keep in mind that in some cases, you may have to leave your own community to find what you want.

There are a number of other options available to seniors who wish to downsize yet maintain their independence. Not all are available in Newfoundland and Labrador at the moment, but will likely be considered for future development. Examples include:

b. Retirement Communities

Retirement communities are groups of housing units (single family, duplex, mobile homes, townhouses, and condominiums). Residents usually pay an additional monthly fee to cover services such as outside maintenance, recreation centres, etc. Some places have theme retirement communities such as golf for those who want to keep active in something they enjoy.

c. Seniors' Villages

The village concept is relatively new and is usually geared towards seniors who are active and wish to age in place without having to rely on family and friends. Villages offer a network of social activities and access to programs

and services, such as transportation to shopping, home health care, assistance with chores around the house and so on.

Financial Support/Housing Options…

Again, the Government of Newfoundland and Labrador can provide some assistance to seniors who choose to downsize their living arrangements but require some support to do so.

Government of Newfoundland and Labrador: Newfoundland and Labrador Housing:

a. Rental Housing Program for Low-income Households[5]

Social housing is also an option to remaining in the family home, but demand is high and wait list lengthy. The Public Rental Housing Program provides rental housing units to low-income persons who cannot obtain suitable and affordable rental housing on the private market. Rental rates are a flat rate of 25% of income. For additional information, visit http://www.nlhc.nf.ca/programs/programsRental.html

b. Co-operative Housing[6]

Co-operatives are governed by their own boards of directors. Co-operatives manage their properties and select their tenants in accordance with the terms of approved project operating agreements. Members pay rent based on 25% of their income or low-end of market rates.

c. Congregate Housing[7]

Congregate housing includes apartments that are individual but have common areas that all residents can attend and use. Congregate housing residential needs will be assessed by staff. Eligibility is based on need and income. Clients pay 25% of monthly income and there are additional charges (utilities,

[5] Newfoundland and Labrador website
[6] Atlantic Seniors Housing Research Alliance (ASHRA). *Review of Programs and Services Related to Seniors' Housing in Atlantic Canada (2008): Mapping Policies and programs*
[7]

laundry, meals). Currently, there is only one Congregate Housing complex in the province, with limited space available. Please call 709-646-3246 or information can be found at http://westernhealth.nl.ca/index.php/programs-and-services/services-a-z/emile-benoit-house

City of St. John's

d. Non-profit Housing[8]

The City of St. John's operates 424 housing/apartment units falling into two categories:

268 units fall into the Lower End of Market category. Tenants pay the lower end of market rent as determined annually by Newfoundland and Labrador Housing and depending on how many bedrooms these accommodations have. Subsidies available to tenants are determined on how much funding is available (usually 15% of units will receive a subsidy). Tenants are responsible for utilities.

156 housing units fall into the Rent Geared to Income category. These units are for individuals and families who have low incomes. Rents are based on 25% of net monthly income. Heat is included in the rent and there is a small surcharge for lights. To apply or receive more information, phone 709-576-8196 or visit www.stjohns.ca/living-st-johns/city-services/non-profit-housing#LowerEnd

No other municipalities in the province are direct providers of housing.

Living with Family…

Making a decision to live with a son, daughter or other family member in their home after years of having one's own home can often be a hard one for both parties.

[8] City of St. John's website

The following table will help you and your family members to think carefully about living together. Some of the questions can be asked no matter where you are thinking about living. Some of them will be difficult to think about at all, but taking an honest look beforehand will help you to make the best choice for you.

	Yes	**No**	**Maybe**
Questions for you:			
Will I think I am being a bother to my family if I choose to live with them?			
Will I find it difficult to have my child as head of the house instead of me?			
Will it be hard for me to have young children and/or teenagers around most of the time?			
Will there be too much noise for me in their house?			
Will they let me decorate my room the way I want?			
Will I have room for some of my possessions?			
Can I take my pet to live with me?			
Will my family have patience with me if I need someone to do things for me that I can't do for myself anymore?			
Will I be able to cook for myself if I want?			
Will they have patience with me if I take longer in the bathroom?			
Will everyone respect my privacy?			
Will my family try to control my life?			
Will they respect my belongings?			
Will they try to take control of my finances?			
Will everyone treat me kindly and fairly?			
Will I be abused?			
If I am abused, do I know where to go for help?			
If I am abused, will I be comfortable with reporting it?			
Questions for family members:	**Yes**	**No**	**Maybe**
Will we always want her/him with us?			

	Yes	No	Maybe
Will s/he make too many demands on us for attention even when we are busy?			
Will s/he try to tell us what to do like we are still children ourselves?			
Will s/he have patience with our children?			
Will s/he try to tell us how to raise our children?			
Will s/he try to persuade us to keep all her belongings when we don't have the room and can't afford to pay for a storage unit?			
Will we like having her/his pet in the house?			
Will we be able to meet the needs s/he now has?			
Will he/she respect our privacy?			
Do we need to rearrange furniture, etc., to help with her poor mobility or make sure s/he does not fall?			
Will I be able to talk candidly with her/him about my concerns for her/his health?			
Can we financially afford to have her/him live with us?			
What financial contribution can we realistically ask her/him to make to the household?			
Are there any community services available to give us support or a break if we need it?			
Is there a seniors' or other community group we can talk with about any of these issues or others that might arise?			
S/he was abusive when we were young. If that happens today, do we know where to go for help?			
If that happens today, will we be able to report it?			

The decision can sometimes be easier if your child and her/his family have an apartment for you within their house, e.g. separate entrance, in-law apartment; but that move should also be carefully thought out.

Sometimes an adult child or grandchild might offer to move into your home to provide you with the support you need so that you do not have to move. It will be very helpful to think about the above questions in those situations as well

Families come in all sizes, ages, and genders, and have different economic and/or social statuses and different values. There are loving, caring families and families who have drifted apart. There are families who do not generally get along but who pull together when the need arises. And there are family members who during times of distress tend to take their frustrations out on those closest to them, no matter how much they might dislike themselves for it. While there may be many sad stories about seniors who live with an adult family member, there are as many or more about seniors and adult family members who live together happily and harmoniously.

When More Support Is Needed…

Anyone thinking about the future and what it will bring would be wise to consider that the time may come when illness or disability brings a need for more support than can be provided at home. When developing your plan for the future it may be worthwhile to consider each of the alternate living arrangements that provide such supports.

Government of Newfoundland and Labrador: Department of Health and Community Services

a. Personal Care Homes[9]

Personal care homes are privately owned, licensed, and provide accommodation and care for five or more residents, mainly seniors who require minimal to moderate assistance with activities of daily living. Meals are provided in a common area. Staff people are on-site 24 hours a day to provide supervision and routine care, but no on-site professional care is provided. Seniors who choose personal care homes pay the total cost or if on a low income, can be subsidized by Government. For more information contact your regional health authority or visit http://www.health.gov.nl.ca/health/seniors/residentialoptions_pch.html

[9] Atlantic Seniors Housing Research Alliance (ASHRA). *Review of Programs and Services Related to Seniors' Housing in Atlantic Canada (2008): Mapping policies and programs.*

b. Long-Term Care Facilities[10]

Residents of nursing homes have been assessed by the Department of Health and Community Services as needing higher levels of personal and supervisory care than those living in personal care homes. All seniors pay or co-pay, and no one pays more than $2,800 per month. Government does not take your money. A couple's liquid assets are split if one goes into a nursing home. Singles keep $10,000, and couples keep $20,000. Their house is not assessed and does not have to be sold. If subsidized, the senior keeps a personal monthly allowance of $150. Nursing homes provide medical care and speech, physical and occupational therapies for those who cannot manage alone but do not need hospitalization. For more information contact your regional health authority or visit http://www.health.gov.nl.ca/health/findhealthservices/in_your_community.html#rltcs

c. Assisted Living Facilities[11]

Assisted living facilities are privately owned and are usually apartments which can offer independence. Help can be provided with housekeeping, meal preparation, transportation, etc. Some assisted living facilities offer recreation and other opportunities to socialize. And some offer nursing or medical services. Again, eligibility is based on an assessment process, and admissions are approved and managed through the regional health authority in consultation with the service provider. Applicants are required to sign individual assisted living contracts. Accommodation and service fees vary, and individual services can be provided and added to the contract. Costs range from $2,400 to $3,000 per month, and residents must pay. For more information, contact your regional health authority.

d. Protective Community Residences[12]

Protective Community Residences are specially designed and staffed homes that provide specialized care and accommodation for individuals with mild to moderate dementia. They are equipped with safety features specific to the

[10] Department of Health and Community Services website
[11] Atlantic Seniors Housing Research Alliance (ASHRA). *Review of Programs and Services Related to Seniors' Housing in Atlantic Canada (2008): Mapping policies and programs.*
[12] Department of Health and Community Services website

security needs of persons with dementia in a home-like environment. Admission is based on assessment by staff of the regional health authorities. A financial assessment is also conducted to determine if and how much the individual must pay. These homes are located in and operated by the Western Regional Health Authority. For more information contact the Western Regional Health Authority at Corner Brook: 709-637-5000 and/or Stephenville: 709- 643-8700 or at visit http://www.health.gov.nl.ca/health/seniors/residentialoptions_pcr.html

Assessing Your Needs…

If you study the tables you completed earlier in the manual, you will probably have a good idea of what you might need now or will need in the future. It might also be useful to ask your doctor to help you sort through any physical and/or psychological needs you might have. If you have a regular family doctor whom you have seen for some time, s/he should be in an excellent position to give you this sort of advice or to refer you to professionals who can.

You may need modifications to your home to make it safer and more accessible; or you may need specific equipment to support you to live independently. Your needs may be as simple as a shower chair or handrails. But your needs can also be more difficult to access in your own home, and an assessment of the level of care you need can become a priority.

A good understanding of your needs will be helpful to your decision-making. For example, if you have an illness or disability that might get worse over time, you might consider a living arrangement that offers everything, e.g. starting out in an apartment and moving to a higher level of care if the need arises.

The Emotional Side of Change…

Rare is the person who goes through a major change in life without its having an emotional impact. The trick is not to let emotions stop you from making the right decision.

Giving up one's home, particularly after living there for many years, is not an easy thing to do. There may be a fear of losing your independence and control over your life. You may have to give up belongings, furniture, things that you hold dear, maybe even a beloved pet. It is entirely understandable that many people are reluctant to leave their homes and the precious possessions and memories they hold.

Anxiety and stress are normal emotions when facing such a huge change in one's life. But change doesn't have to be frightening. You need to tell yourself that it's OK to let go. Yes, you will be leaving something behind, but you will also be embarking on a new phase in your life. You will meet new people, make new friends, build new support networks, and have new experiences. Try to focus on the positive aspects of the move. Don't be afraid of the unknown. It won't be unknown for long.

If your anxiety feels too overwhelming however, don't hesitate to reach out for help. Call on family, friends, community organizations, and/or other seniors, whether individuals or groups, who are going through the same thing. They can all provide a listening ear and valuable information.

Planning Your Move…

Whatever the type of living arrangement you choose, you will need to plan ahead. Family and friends can be particularly helpful during the planning process. Or if neither is available, you might be able to connect with a seniors' or other community group for support.

If you are looking at downsizing to a smaller home or apartment, etc., think about where you would like it to be – in an urban or rural community, a neighbourhood close to services (stores, doctor, fitness centre, walking trails, etc.), or even another province or country. If you decide on a residential care facility, you will need to think about such things as medical needs, extent of supervision, and support with activities of daily living.

And in all cases, you will need to consider the costs associated with your new place of residence and do a careful evaluation of your assets and budget. If

you need help with this, ask someone who knows about such things, e.g. a financial planner.

It is always best to plan for change as early as possible. Take the time you need to do it right, instead of at a time when your life is in turmoil and rash decisions more likely to be made.

Find out what is available in the area you wish to live. Take time to visit each place and make comparisons to see which one best meets your needs and wants. Invite someone you trust to accompany you so that you have someone to talk with about each place. If you are visiting residential care facilities, ask if you can stay for a meal and talk with some of the residents to get their opinions of the place.

When you have made your choice, consider carefully which of your belongings you want to take with you. If the new space allows for furniture, you could draw a floor plan to see which of your own pieces will fit into the new space.

Once you know what you will take with you, it will be time to decide what to do with the rest of your belongings. Storage units may not be an option, and family and friends may not have room for any of your furniture or other possessions. There are charities that would be happy to take donations of your household goods. Or they could be offered for sale through advertising, flea market, or auction.

If you are putting your house on the market, it might lessen your anxiety during an already stressful time to find a reputable realtor to handle the sale. It may also be wise to have someone else deal with the packing, moving, and cleaning of the house.

You should also keep in mind that wait lists and/or assessment processes can cause delays, so moving can take time.

Remember, planning ahead can save time and money and perhaps help avoid a crisis down the road. Planning also allows you to have control and to make the best choices of what you want and need.

How Others Can Help…

As seen in the preceding section, seniors often go through great emotional turmoil when faced with having to leave the family home for a smaller place or another living arrangement entirely. Often they will need a listening ear and acknowledgement of their concerns.

As for family and friends reading this manual, you can provide great comfort and support to seniors before, during, and after a move. Don't delay talking about the coming change, as it will give them more time to adjust to the idea of living somewhere else. Talk with them about their feelings, empathize with them, let them know you understand and respect their decision, and reassure them that they will still remain a part of your life. You can also let them know that there are other supports out there if they would be more comfortable talking about how they feel with someone they don't know such as a professional or other neutral person.

You can offer to accompany the individual to view houses, apartments, etc., or on visits to the different residential options available to see what they offer. You can also help them make a plan and to carry it out and if necessary, refer them to someone who can help with costs and budgeting. Most importantly, you can make sure the senior has as much control as possible over his/her own care and decision-making.

People Are Important…

Families and friends have been called natural support networks. They are usually the closest to the hearts of many seniors. They care about you and can help in many different ways as you journey through life. You need to make sure as well, that you take advantage of opportunities to meet new people, make new friends, and create new social networks. Make sure you can connect with people wherever you live.

In October 2011 Roger Baggs of the Canadian Mental Health Association (CMHA) told a group of seniors that "connecting with people is the single most helpful thing you can do to preserve your mental health." That is advice to live by, particularly during times of major change.

Important Contact Information

Information on many of the programs and services noted in this manual can be found in the *Seniors Guide to Services and Programs*, a publication of the **Seniors Resource Centre of Newfoundland and Labrador**. The *Guide* can be viewed at http://www.seniorsresource.ca/SRCNL%20Seniors%20Guide%20August%202015.pdf

You can also speak with Information Line volunteers at the Seniors Resource Centre by phoning toll free 1-800-563-5599 or in the local St. John's area 709-737-2333. They will be happy to talk with you about your situation, ideas, and plans.

The **Labrador Friendship Centre** in Happy Valley-Goose Bay is also a good source of information and offers a number of services. For information call 709-896-8302 or write P. O. Box 767, Station B,
Happy Valley-Goose Bay, Labrador, NL, A0P 1E0 or visit www.lfchvgb.ca

To speak with representatives of **Newfoundland and Labrador Housing**, call:

Headquarters	709-724-3000
Avalon Regional Office	709-724-3196
Corner Brook	709-639-5201
Gander	709-256-1300
Goose Bay	709-896-1920
Grand Falls-Windsor	709-292-1000
Marystown	709-279-5375
Stephenville	709-643-6826

Newfoundland and Labrador Housing
Sir Brian Dunfield Building
2 Canada Drive
P.O. Box 220
St. John's, NL A1C 5J2
709-724-3000
Fax: 709-724-3250

To speak with someone about **Department of Finance** programs and services, phone 709-729-3166

Department of Finance
P.O. Box 8700
Main Floor, East Block
Confederation Building
St. John's, NL A1B 4J6
e-mail: finance@gov.nl.ca

For more information about the **health and community services** available in your community, please contact your local regional health authority:

Eastern Regional Health Authority –
St. John's: 709-752-4800
Rural Avalon: 709-759-3354
Bonavista, Clarenville: 709-468-5243
Burin: 709-891-5025

Central Regional Health Authority -
Gander: 709-256-2500
Grand Falls-Windsor: 709-292-2500
Central Health Corporate Office: 709-292-2138

Western Regional Health Authority -
Corner Brook: 709-637-5000
Stephenville: 709-643-8700

Labrador/Grenfell Regional Health Authority -
St. Anthony 709-454-3333
Happy Valley-Goose Bay 709-897-2000
Labrador City 709-944-2632

Department of Health and Community Services
P.O. Box 8700
1st Floor, West Block
Confederation Building
St. John's, NL A1B 4J6
Phone: 709-729-4984

E-mail: healthinfo@gov.nl.ca

For more information on Federal Government programs for seniors, you can visit http://www.servicecanada.gc.ca/eng/audiences/seniors/index.shtml

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