

HOUSING OPTIONS FOR OLDER ADULTS IN HAMILTON

Prepared by Hamilton Seniors Advisory Committee



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Hamilton

About this Publication

This resource guide provides important information about housing for seniors in Hamilton, Ontario. It is meant to help with the decision making process.

Many seniors want to live in their own home for as long as they are able. Sometimes our circumstances require us to make a change and these changes can affect our quality of life. Before you make a decision about housing, investigate, gather as much information as possible, and explore your options.

Discuss the options that interest you with your spouse, your children, other family members or close friends. If you have some ongoing medical conditions, you may want to consult your family doctor and the Community Care Access Centre (CCAC).

This resource has been created to help you better understand your options and assist you with the decision. Compare your options and then decide what works best for you.

To order a copy of this publication please call the City of Hamilton's Customer Contact Centre at (905) 546-CITY or visit [Hamilton.ca/seniors](https://www.hamilton.ca/seniors) to download a copy.

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HOUSING SEARCH CHECKLIST

There are many things to consider when looking for suitable housing. Think about what you want and need now, and what you may want or need in the future. Compare your present home to other options that are of interest to you.

Use the check list on the following pages to help you ask the right questions, and keep a record of the information you need to make your decision. Make extra copies and take them with you as you look at different housing options and locations.

THINGS TO CONSIDER	PRESENT	NEW
ACCESSIBILITY		
Can you get in and out of the home easily?		
Are there areas in the home that are difficult for you to move around in?		
Could you renovate the home to fix the problems?		
Can friends and family visit easily? (Consider access to house, building, parking)		
AFFORDABILITY		
What is the cost of renovating your home versus moving to a new location? What is the better option?		
Which location is more affordable?		
Which one do you think will be more expensive in the future?		
NEIGHBOURHOOD		
Do you feel safe in the home?		
Is the neighbourhood welcoming?		
Do you feel comfortable and safe walking in the neighbourhood? Consider traffic, wind, sidewalk conditions, curbs, hills, etc.		
Are the streets well lit at night?		
Are there benches and other places to sit throughout the neighbourhood and shopping district?		
Are there sidewalks throughout the community?		
If the community has sidewalks, are the curbs sloped?		
Do the traffic lights/walk signals give you enough time to cross the streets safely?		
Is mail delivery to the door or within walking distance?		
Is the post office accessible?		
Is the location suitable for your pet?		

PERSONAL SERVICES		
Are the services that you need now or possibly in the future, nearby? For example: <ul style="list-style-type: none"> • help with chores or cleaning • snow removal/lawn mowing • hair dresser/barber • support with daily medications • help with meals • personal support (help with bathing, dressing or feeding) • other services 		
Are the services affordable?		
Can you get help with translation and interpretation?		
Are suitable doctors/dentists, etc. available in the area?		
SHOPPING		
Can you easily get your groceries, drug store items/prescription, drugs, clothes and other necessities?		
Is home delivery or shuttle service offered in the community?		
Can you shop and run errands during bad weather?		
Are you able to get to your bank or another bank?		
SOCIALIZING		
Is the location close to restaurants, family, friends, places of worship, library, recreation or other social opportunities?		
Are you close to someone who can help you when you cannot shop or run errands or have a crisis?		
TRANSPORTATION		
Is public transit easy for you to access?		
Can friends and family visit easily? (parking, public transportation)		
Is there a bus shelter with seating nearby?		
Is door-to-door transportation available in the community for those with physical limitations?		
Can you easily get to your doctor(s)/dentist/medical appointments?		



EMERGENCY HOUSING

Emergency housing is available for a variety of reasons including eviction, fire and homelessness. There are a number of support services for these situations.

Information

Hamilton Housing Help Centre
905-526-8100

Housing Services Division
City of Hamilton Community and Emergency Services Department
350 King St. East
905-546-2225

Emergency Housing for Men

Good Shepherd Centre
135 Mary Street
905-528-9109

Mission Services Men's Residence
325 James St. N
905-528-7635

Booth Centre Single Men's Hostel
94 York Blvd
905-527-1444

Emergency Housing for Women

Interval House
Crisis Line: 905-387-8881

Martha House
Crisis Line: 905-523-6277

Mary's Place
905-540-8000

Native Women's Centre
905-522-1501

Inasmuch House
Crisis Line: 905-529-8600

For emergency respite care, call the Community Care Access Centre (CCAC) at 905-523-8600.





OWNERSHIP CHOICES

Home ownership can become a major concern as a person gets older. Some people may own their home, but want to downsize as their family moves away. Maintenance costs, utility costs and taxes may pose problems as mobility and income decrease. Planning and choosing practical options can be a challenge.

See our '[Tips to Keep Your Home Safe](#)' on page 35.

[Garden Suite](#)

A garden suite (commonly known as a granny flat) is a pre-made residential structure installed on a one unit basis (up to 20 years) in the backyard of an existing home owned by a family member. It allows an individual to live independently and remain close to family for mutual assistance. Garden suites are generally allowed in Hamilton, though some planning approvals may be necessary. Financial assistance is available. Call CMHC at 1-800-668-2642 and the City of Hamilton Development Planning Division 905-546-2720 for further information.

[Home Sharing](#)

Home sharing is a living arrangement where a number of unrelated people live in a single dwelling. If you own your own home and have an extra bedroom you could consider offering it to someone in exchange for money and/or help with chores and maintenance. Home sharing can be used to help financially and/or provide companionship and a sense of security. Sometimes a renter may also give you help with chores and maintenance that can save you the expense of hiring someone. There are no home share organizations in Hamilton at the present time.

Co-Housing

Co-housing is a concept where a group of people get together to plan and develop their housing community. It can either be a new build or adaptation of an existing building(s). Residents own their own housing unit, but often share spaces such as dining and recreational facilities, as well as services. For instance, support services can be shared among the tenants creating efficiencies. In this option, seniors maintain independent spaces and choose to live with friends and share interests and workloads. Contact the Canadian Co-housing Network at info-east@cohousing.ca or visit www.cohousing.ca for further information

Purchased Condominiums

Condominiums are dwellings (houses, townhouses and apartments) purchased from private housing companies/providers or prior owners. You own your share of the condominium and you are responsible for selling it when you move. They are governed by the Condominium Act, 1998. The Canada Mortgage and Housing Corporation offers a variety of free publications including a condominium buyer's guide. Check with your local real estate office for availability/purchase of condominiums throughout Hamilton.

Life Lease Housing

Life lease housing is usually owned and managed by a non-profit organization. Residents pay for the right to occupy a unit by purchasing a lease for a period of time for an upfront payment, plus a monthly maintenance fee. Unlike renting, the lease is for a set number of years or for life. When the resident moves out, the lease is sold at fair market value, less a fee. Most life lease communities maintain a waiting list of potential buyers. Application is to the individual life lease building or corporation. More information can be found at: <http://www.mah.gov.on.ca/AssetFactory.aspx?did=10455>

Renovating – Staying in your current home

Renovating your own home to meet your current and future needs can help you maintain independence. Options you may want to consider include: adding grab bars in the bathroom, changing the bathtub or shower, installing hand railings or a stair lift, modifying kitchen cupboards, or relocating a bedroom to the main floor. The City of Hamilton has developed guidelines for barrier free design. To obtain more information call 905-546-2424 ext. 6419 or go to:

<http://www.hamilton.ca/government-information/accessibility-services/barrier-free-guidelines>



FINANCIAL INFORMATION

Healthy Homes **Renovation Tax Credit** is a refundable personal income tax credit to assist with the cost of permanent home modifications that improve accessibility or help an older person be more functional or mobile at home. Call 1-866-668-8297 for information.

The City of Hamilton allows a senior who receives a Guaranteed Income Supplement (GIS) to **defer property tax** payments until the house is sold. Once the house is sold, the taxes plus interest must be paid. Call 905-546-2489 for information.

Tax assistance programs

Low income deferrals

This program allows eligible low-income seniors to defer property tax increases. The senior must be age 65 or older and in receipt of assistance from the Guaranteed Income Supplement.

Seniors 65+ tax rebate program

You may be eligible for a \$179 property tax credit if you and/or your spouse are age 65 or older, have a combined income of \$33,840 and occupy the residential property as your personal residence.

For further eligibility criteria for both programs, and to obtain an application form contact (905) 546-2489 or www.hamilton.ca/tax

There are a number of Ontario [Ministry of Finance programs](#) that offer help to seniors including Forgivable Loans, Ontario Energy and Property Tax Credit, Property Tax Relief for low income seniors and low income persons with disabilities, and HST exemptions. Call 1-866-668-8297 or visit www.rev.gov.on.ca to learn more.

[Low Income Energy Assistance \(LEAP\)](#)

The [Low Income Energy Assistance Program \(LEAP\)](#) offers a number of measures, including financial assistance and energy conservation practices designed to help low income Ontarians better manage their electricity and natural gas bills. Call Horizon Utilities Corporation 905-522-9200 for information.



SOLD





RENTAL HOUSING CHOICES

Rental accommodation can be found in individual houses, townhouses, or apartment buildings. These may be owned privately (for-profit) or by non-profit organizations. Some condominium owners also rent out their condominium units.

When you are looking for a rental unit, the cost will depend on what type of rent is assigned to the unit. There are three types of rent offered.

Subsidized Housing

Subsidized housing means that the rent is subsidized by a government program. The subsidy may be rent-geared-to-income (RGI) or a set amount. RGI rents are based on 30% of your gross monthly household income (income before taxes are deducted). Typically, a specific number of units in social housing buildings are designated to be subsidized or RGI units, but there are also subsidies to live in private rental units. To access subsidized housing you must apply to Access to Housing and be placed on the wait list. Depending on your unit selections the wait could be months, or even years.

To apply for subsidized housing contact Access to Housing at:

499 King St. E

905-524-2228

<http://www.hamilton.ca/HealthandSocialServices/SocialServices/Housing/HowToApplyLowCost.htm>

Affordable Rent

Rent can be made affordable when private non-profit providers receive funding from the federal/provincial governments that enables them to charge a reduced rent (usually approximately 80% of average market rent based on CMHC data).

Market Rent

Market rent is the full price rent as found in private buildings, accessory apartments and in some of the units in social housing buildings. It is rent that is not subsidized by the government.

Rents are governed by the Residential Tenancies Act, 2006.

If assistance is needed, it is best to contact the Hamilton Housing Help Centre at 119 Main Street East. Call 905-526-8100 or e-mail: info@housinghelpcentre.ca or visit www.housinghelpcentre.ca

Co-Operative Housing

Co-operative housing is a type of not-for-profit rental housing controlled by its members. Some co-operative households pay a reduced monthly rent (housing charge) geared to their income. Other households pay the full monthly charge based on operating cost. The members do not own equity in their housing. If they move, their home is returned to the co-operative. For a list of co-ops in the Hamilton area, call The Golden Horseshoe Co-operative Housing Federation (905-561-2667) or go to their website www.ghchf.ca. For rent-geared-to-income co-op housing units you must apply through Access to Housing (see details under 'Subsidized Housing').

For information on co-op housing in other parts of Canada visit www.chfcanada.coop.

Being a Tenant

What does this mean?

Once you have rented a place to live, you become a tenant. You have rights and responsibilities and so does your landlord. The rules about

your relationship with your landlord are usually covered in the Residential Tenancies Act (RTA). The landlord must give tenants written information about their rights and responsibilities. If you rent a unit, ask for this information. If you are unsure about your rights, call the Housing Help Centre or the Hamilton Community Legal Clinics listed on page 45 under Agencies to Help with Housing Decisions in the back of this guide.

Signing a Lease

When you rent a place to live you make a legal agreement with the landlord. The agreement is usually a written contract commonly called a lease, which you and the landlord sign. Before you sign a lease, make sure you understand everything it says. Bring someone along to help you if you are unsure, or contact the Hamilton Community Legal Clinic. You must be given a copy of the lease and the landlord must also provide you with their contact information including name and address. Ask the landlord for their phone number.

The lease states that you have agreed to rent a particular place and to pay a specific amount of rent on a certain day of the month. The lease should also state what utilities and services are included in the rent and what you will pay for in addition to the rent. It should also list the appliances included in the unit.

What to consider for all rental housing choices:

- Provides privacy.
- Market value rent varies.
- Rent-geared-to-income is based on income.
- May require a 12-month rental agreement.
- Community support services are available if you are eligible.
- Governed by the Residential Tenancies Act (2006)

www.ontario.ca/laws/statute/06r17.



Assisted Living Services

Assisted living services provide seniors and adults with disabilities with personal/home support services so that they can continue living in their home as their health needs change. Services include assistance with personal care (such as bathing, mouth and skin care), personal support (such as dressing and assistance with premeasured medications), homemaking services (such as light housekeeping and laundry), and home maintenance. Services are provided to clients in their own homes within a geographic service area designated by the Local Health Integration Networks (LHINs) as a “hub”, or to groups of clients in apartment buildings.

What to consider:

- Clustering of clients provides an efficient and effective means to provide long-term care.
- Assisted living helps to maintain your independence.
- It provides a variety of safety and security programs.
- Services are available around the clock, on a scheduled and an as-needed basis.
- The LHINs currently fund a variety of assisted living programs.
- A list of assisted living service providers can be found on page 48. Others may be found by calling Information Hamilton at 905-528-8127 or by visiting their website (www.redbookhamilton.ca) and searching under various headings such as personal care, or homemaking services, or by calling 211 Ontario.

Assisted Living Services in Supportive Housing (Designated Buildings)

Assisted living services in supportive housing are provided to seniors who have a physical disability. Clients live in a specially designed building, or in a cluster of adapted apartments. In most cases, the rent charged is based

on ability to pay. There is no cost to the client for receiving assisted living services. The local Community Care Access Centre (CCAC) will help with assessment, determination of eligibility, and waitlist management. Contact them at 905-523-8600

What to consider:

- Waiting lists can be different for each building/area.
- Services vary from location to location (check with each location to determine what services are offered).
- Some of the buildings are more accessible than others and some offer accessible units.
- Supportive housing helps to maintain your independence.
- It provides a variety of safety and security programs.
- Can access help on a regular basis and on an emergency basis (24 hours on-site or on-call service).
- There is opportunity for socialization and companionship.

A list of assisted living services in supportive housing (designated buildings) can be found on page 48. Others may be found in the Redbook on Information Hamilton's website (www.redbookhamilton.ca) or call 905-528-8127.

Domiciliary Hostels

Domiciliary hostels (sometimes called residential care facilities) provide accommodation, meals and assistance with daily living activities. Tenants are often those living with severe and chronic mental illness and/or cognitive difficulties/impairments. In Hamilton, most are privately owned and licensed by the city. You may apply to each facility or a doctor may refer you for support services.

Assistance may be obtained from the City of Hamilton Housing Services Division (905-546-2225) or the Housing Help Centre (905-526-8100).

What to consider:

- Safety and security.
- Services vary from site to site (check with each site to determine services offered).
- Some of the buildings are more accessible than others and some offer accessible units.
- Public Health Services inspects regularly.
- There is a daily rate which may be subsidized if you are eligible.
- If you are eligible, CCAC and other community support services can be available.
- There are opportunities for socialization and companionship.

Retirement Homes

Retirement homes serve seniors who may need help with activities of daily living. They are usually privately owned and provide fee-based specialty accommodation, meals and communal programming along with 24-hour supervision and a range of personal assistance services. Eligibility requirements are based on the services provided. Many of the homes provide overnight or short stay respite care for older people when they are transitioning from hospital or when their main caregiver is unavailable.

What to consider:

- They are usually privately owned.
- Governed by the Tenant Protection Act.
- Not subsidized.
- Fee for rent/services may vary.
- Usually requires a 12-month lease, but respite and short-term stay options may be available.
- Voluntary accreditation process is done by ORCA.
- Offer a full range of services from meals to 24-hour nursing supervision.

- They include laundry, recreation, housekeeping, medical and administrative services.
- They can take your own furnishings and personal supplies.
- There is an opportunity for socializing and companionship.
- If you are eligible, CCAC and community support services are available.

Lists of retirement homes can be readily found in the yellow pages, the Redbook on Information Hamilton's website (www.redbookhamilton.ca), or through the Ontario Retirement Communities Association at 1-888-263-5556 or www.orcaretirement.com.

Applications must be made to individual retirement homes.

Retirement Villages (Adult Lifestyle Communities)

Retirement villages are built especially for older adults. They usually contain a variety of housing options such as apartments, life lease options, single houses, and assisted living units. A management company maintains the grounds and provides repair services.

What to consider:

- Provide privacy.
- May have safety/security features.
- Less maintenance and chores than owning a home.
- Services to support independent living may vary.
- There is an opportunity for socializing and companionship.
- Maintain independence and the opportunity to be close to family, friends, local amenities and services.
- CCAC and other community support services are available if individual is eligible.

Apply to individual adult lifestyle communities to become a resident.

Adult lifestyle communities are located throughout the Greater Hamilton area and can be found by searching for retirement village or adult lifestyle community in the yellow pages, through an on-line search, or by contacting a real estate agent.

Long Term Care Homes/Nursing Homes

Long term care (LTC) homes are for individuals who can no longer live independently in the community and need personal and nursing care. These individuals may also need assistance with the activities of daily living as a result of physical limitations, cognitive deficits or behavioral conditions.

Long term care homes are licensed or approved by the Ministry of Health and Long Term Care (MOHLTC). The Ministry also sets eligibility criteria for admission to the homes. The care received in all homes is the same and does not change based on the rates paid.

What to consider:

- May be private or non-profit.
- Waiting lists may limit choice of home or suite option.
- Services include 24-hour nursing supervision, assistance with eating, dressing, bathing, toileting, walking, occupational therapy, physiotherapy, regular and emergency medical care.
- Couples will be accommodated together or separately wherever possible.
- Respite and short-term options may be available.
- Limited personal furnishings and belongings are allowed.
- Rates are set by the MOHLTC and are the same throughout Ontario. The resident and the MOHLTC share the cost of care.
- Reduced rates for basic rooms are available to eligible clients.
- Rates change annually. For current rates go to www.ccac-ont.ca.

All applications to long term care homes are coordinated by Community Care Access Centre (CCAC) at 905-523-8600. The CCAC will provide you with lists and information about homes in your area. A directory can also be found on Information Hamilton's website (www.redbookhamilton.ca).





TIPS TO KEEP YOUR HOME SAFE

Floors & Hallways

- Are floors free of clutter?
- Do you have pets that lie in hallways or get under your feet?
- Do your carpets lie flat without wrinkles or curled edges?

Tips

- Remove all loose mats or ensure they are firmly secured on the floor with non-slip underlay.
- Re-arrange furniture to provide easy access to rooms, entrances and exits.
- Remove cords, run them under carpets or tape cords to the floor.
- Place a pet bed in an out of the way area and use a bell on your pet's collar so that you always know when it is moving around.

Lighting

- Can you easily switch on a light from your bed?
- Is there good lighting where you keep your medication?
- Put lightbulbs and flashlights in easily accessible locations

Tips

- Make sure your lights are bright enough and you can see clearly, especially along stairs and steps.
- Keep the bathroom light on at night or use nightlights as an inexpensive way to lighten dark hallways.
- Use lights that turn on automatically – motion sensor switches detect movement.

Stairs & Steps

- Do you need to do laundry in the basement or can the washer/dryer be moved upstairs in the home?

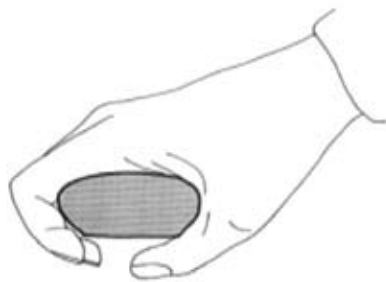
Tips

- If you have to go downstairs to do laundry, make sure the edge or nose of each step is clearly visible and marked.
- Paint the edges of each step in a bright yellow or white to make them easier to see. Make sure the painted stripe is 1 to 2 inches wide (25mm to 50 mm).
- Tape is NOT recommended because it lifts over time and can cause falls.

Handrails

- It is important to use handrails. Handrails on both sides of stairways are best.
- Handrails should be easy to grasp. You should be able to wrap fingers and thumb almost completely around the handrail (see diagram below).
- The size of the handrail should be no greater than 1 ¼ to 2 inches (32 to 51 mm) in diameter, making it easy to grasp from the top, the side, and from below.
- Ensure handrails extend the full length of the stairway.
- Ensure handrails are secure.

The diagram below shows the safest type of handrail that is easy to grasp called the Effective Power Grip



HAND RAIL
EFFECTIVE POWER GRIP



HAND RAIL
INEFFECTIVE PINCH GRIP

Diagram Reference: Choosing Wisely: What to Avoid and What to Focus On in Assessing Home Stairways for Fall Prevention/Mitigation. By Jake Pauls, CPE, March 6, 2015

Kitchen

- Can you easily reach items in your kitchen that you use regularly without climbing or bending?
- Can you read the controls for your appliances?

Tips

- Clean up spills as soon as they occur.
- Wear rubber soled shoes that fit well to prevent slipping and falls.
- Place things you use the most in easy to reach well lit spots. For example, put the coffee next to the coffee machine, put pots and pans near the cooking area.
- Store lighter items higher up and heavier items in lower cupboards.
- Keep a fire extinguisher on hand.

Bathroom

- Do you have grab bars, a shower chair or non-slip bathmat in the bathroom for stability?
- Does your bathroom have adequate room to maneuver a walker or wheelchair?
- Can you easily get up off the toilet seat?

Tips

- Store your shampoo and soaps so they are easy to reach to reduce bending and twisting.
- Install proper grab bars in your bathroom.
Caution: Do not use towel bars as grab bars. They are not designed or installed to bear a person's weight.
- Put non-slip, rubber adhesive on your bathtub floor.
- Consider renovating your bathroom if you use a wheelchair in your home.
- Ensure handrails are secure.

Living Room & Bedroom

- Can you get in and out of your chair(s) and couch easily?
- Is furniture placed so that a walker can fit easily through doorways and around the room?

Tips

- Consider using chairs with less cushioning, handles and more height to ensure that transfers are safer and easier. Dining room chairs work well for this. There are electronic recliners that help lift from sitting to standing positions.
- Place your phone close to the chair that you usually sit in.
- Bed rails help to get in and out of a low or soft bed.

Outside Your Home

- Are walkways clear of leaves, sticks and other tripping hazards?
- Do walkways have adequate lighting?
- Do steps have a railing?

Tips

- Consider installing a railing on stairs.
- Motion detector lights help to prevent falls and deter strangers from approaching your house.
- Paint the edges of steps in bright yellow or white to make them easier to see.
- Apply non-slip adhesive tread to steps.
- Pick up gardening tools and store them away from frequently travelled pathways.

Fire Prevention

- Do you have a fire prevention plan?

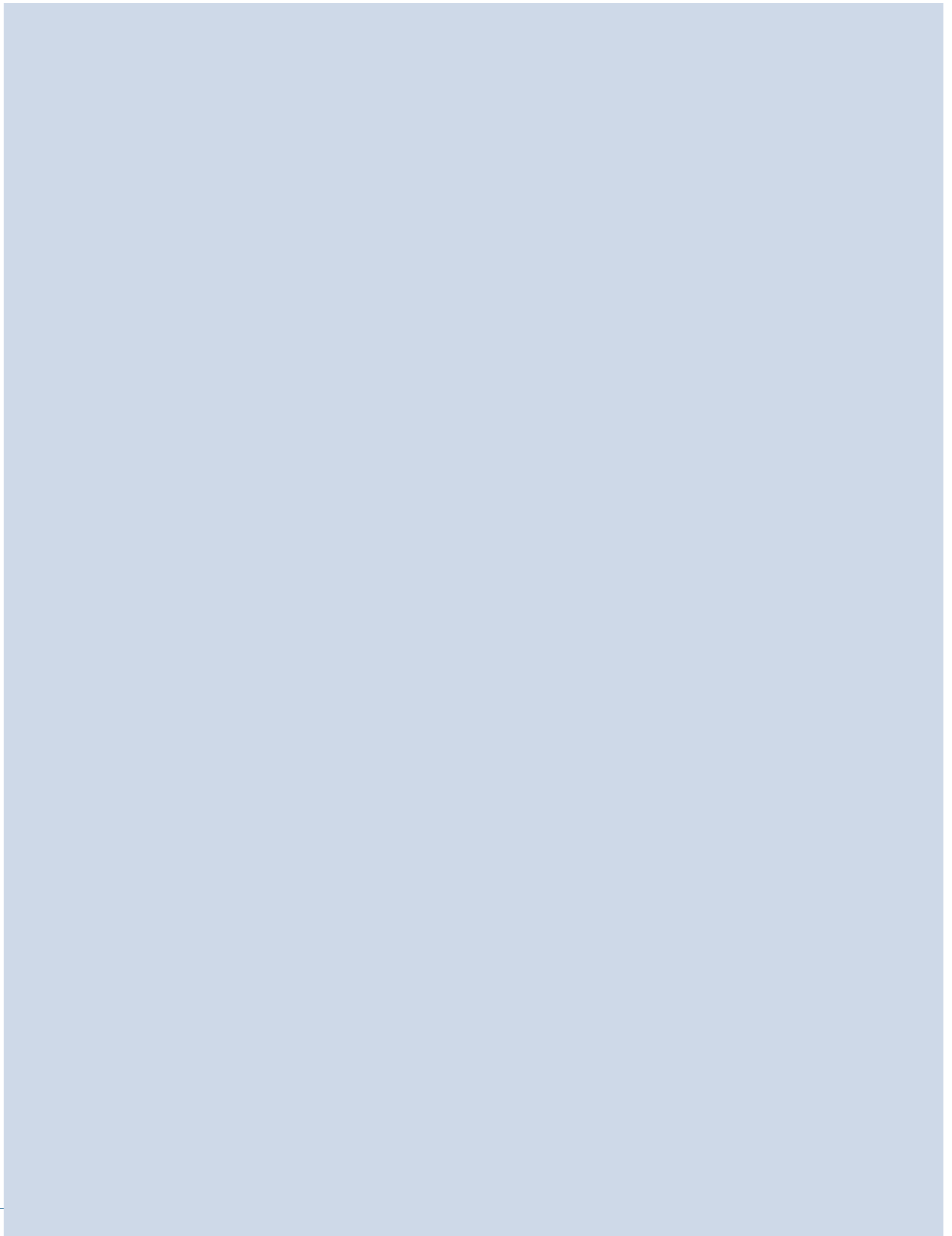
Tips

- Install smoke alarms on every level, test batteries each month and replace smoke alarms every 10 years.
- Install a carbon monoxide detector outside the sleeping areas in the home.
- Ensure that all members in the household know what to do in case of fire.
- Develop a home fire escape plan.
- Never smoke in bed.
- Apartment dwellers should get to know their building and the Approved Fire Safety Plan.
- Ensure apartment building management is aware of mobility or health issues that could prevent you from evacuating the building in a fire.
- Be aware that living above the sixth floor can be a problem for emergency assistance.

If you have questions regarding fire safety in your home call:

Hamilton Emergency Services Fire Prevention
905-546-3333

911 for Emergencies



DEFINITIONS

Abuse may be defined as physical, mental or financial mistreatment. Neglect is frequently associated with abuse. *Source: Health and Welfare Canada, 1990*

Access or **accessible** means that a person with a disability is, without assistance, able to approach, enter, pass to and from, and make use of an area and its facilities. *(BC Building Code, 1992)*

Accessibility for Ontarians with Disabilities Act (AODA) Legislation from the Province of Ontario enacted in 2005, the AODA outlines five standards which all Ontario businesses and organizations must comply with. The five standards include transportation, customer service, information and communication, built environment and employment. *Source: Government of Ontario*

Affordable housing refers to housing that costs 30% or less of gross household income for households with low to moderate income. Low to moderate income is defined as households at or below the 60th income percentile for the City of Hamilton. Based on the 2006 Census, annual income at the 60th income percentile in Hamilton is \$68,000. So any household with income of \$68,000 or less paying housing that costs 30% or more of its income is in need of affordable housing.*

Ageism is a way of thinking of older people based on negative stereotypes about aging, and structuring society as if everyone is young. *Source: Ontario Human Rights Commission*

Barrier free refers to design principles for constructing environments that are functional, safe and convenient for all people to use, including people with disabilities.

Co-housing is a relatively new housing option where a group of people plan and develop their housing community. Residents own their own housing

unit but often share spaces such as dining and recreational facilities, as well as support services.

Disability

- a) any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness, and without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, brain injury, any degree of paralysis, amputation, lack of physical coordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal, or on a wheelchair or other remedial of appliance or device.
- b) a condition of mental impairment or a developmental disability.
- c) a learning disability or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language.
- d) a mental disorder.
- e) an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997; (“handicap”). *Source: Accessibility for Ontarians with Disabilities Act, 2005*

Discrimination is different treatment or practice either intentional or otherwise that can occur through action, policy, procedures or practice.

Garden Suite refers to a one-unit detached residential structure containing a bathroom and kitchen facilities that are ancillary to an existing home, often installed on a temporary basis in the backyard. *Source: Ontario Planning Act*

Garden suites are defined in section 39.1 of the Planning Act as one-unit detached residential structures containing bathroom and kitchen facilities that are ancillary to existing residential structures and that are designed to be portable.

Granny Flat (see Garden Suite)

Housing with Supports refers to a variety of programs that include a housing unit, financial subsidy and psycho-social or health related supports. The goal of housing with supports is to help people who may experience barriers to housing to attain and maintain safe, adequate and suitable accommodation. Models of housing with supports include the following:

- Supports that are on site in a building or a complex such as residential care facilities (supportive housing).
- Supports that travel to a building or a complex (supported housing).
- Long-term but non-permanent stay to help build housing independence (transitional housing).*

Impairment is a disturbance or interference with the normal structure and functioning of the body including the systems of mental function. This may or may not be a disability, for example high blood pressure is an impairment, but not a disability. *Source: World Health Organization*

Long-term care facility sometimes called a nursing home, are institutional facilities for people who can no longer live independently in the community and need access to 24-hour personal and nursing care, sometimes within a secure setting.

Market rent refers to full price rent as found in private buildings, accessory apartments and in some of the units in social housing buildings. It is rent that is not subsidized by the government.

Nursing homes (see long term care facility)

Quality of life refers to a person's sense of well-being and satisfaction in the context of the culture and value systems in which they live, and in relation to their goals, expectations, standards and concerns. *Source: World Health Organization*

Retirement homes provide fee-based specialty accommodation and

communal programming for seniors who may need some help with activities of daily living. Retirement homes are usually privately owned and must make available at least 2 of 13 care services as set out by the RHA. *Source: Retirement Homes Act (RHA), 2010*

Residential Care Facilities are any residential complexes which are occupied by residents for the purpose of receiving 24-hour care services. Residential care facilities include geriatric care homes (retirement homes), psychiatric care homes and homes for residents with developmental disabilities. *Source: City of Hamilton, Public Health Services**

Social housing is sometimes referred to as affordable housing, subsidized housing, public housing, low-income housing or rent-geared-to-income (RGI) housing. Social housing is provided to households for whom affordability is an issue. Social housing is administered by housing providers made up of private non-profit corporations, municipally owned non-profit corporations and non-profit co-operative housing corporations (or co-ops). A subsidy is provided so that households only spend 30% of their income on rent. For some people with low income, a rent subsidy is provided to live in a unit in a private market rental building. This subsidy is referred to as a rent supplement (RGI) or a housing allowance (flat rate reduction of rent).*

Supported housing (see Housing with Supports)

Supportive housing (see Housing with Supports)

Transitional housing (see Housing with Supports)

Universal design is product, environment, building design and construction that aims to accommodate the functional needs of everyone.

**Source: City of Hamilton Housing and Homelessness Action Plan (2013)*

AGENCIES TO HELP WITH HOUSING DECISIONS

Advocacy

Advocacy Centre for the Elderly (ACE)
1-416-598-2656
www.advocacycentreelderly.ca

Advocacy for Tenants of Ontario
1-866-245-4182
www.acto.ca

Better Business Bureau
1-800-459-8875

Catholic Family Services (Senior Services)
905-527-3823 ext. 292

Canada Mortgage and Housing Corporation (CMHC)
1-800-668-2642

Canadian Association for Fifty Plus (CARP)
1-888-363-2279
Hamilton 289-369-7228
www.carp.ca

City of Hamilton Housing Services Division
905-546-2225
www.hamilton.ca/housing

City of Hamilton Municipal Law Enforcement Property Standards
905-546-2782

Community Legal Education Ontario (CLEO)
1-416-408-4420
www.cleo.on.ca

Hamilton Community Legal Clinic
905-527-4572

Hamilton Council on Aging (HCoA), St. Peter's Hospital
905-777-3837 ext. 12434

Hamilton Police Service (Senior Support)
905-540-5351, 905-546-2945 or 905-546-8917

Ministry of Municipal Affairs and Housing (MMAH)
1-416-585-6272
www.hah.gov.on.ca

Ombudsman Ontario
1-800-263-1830
www.ombudsman.on.ca

Ontario Human Rights Commission
1-800-387-9080
www.ohrc.on.ca

Ontario Rental Housing Tribunal (Landlord and Tenant Board)
1-888-332-3234
www.ltb.gov.on.ca

Retirement Homes Regulatory Authority
1-855-273-7472
www.rhra.ca

United Senior Citizens of Ontario
1-888-320-2222
<http://www.uscont.ca/>

Housing

Access To Housing (Social Housing)
905-524-2228

Canadian Cohousing Network
www.cohousing.ca

City of Hamilton Housing Services Division
905-546-2225
www.hamilton.ca/housing

Community Care Access Centre (CCAC)
1-800-810-0000
www.healthcareathome.ca

Hamilton Housing Help Centre
905-526-8100
www.housinghelpcentre.ca

Housing Emergency Loan Program (HELP)
905-526-8100

Realtors Association of Hamilton-Burlington
905-529-8101

Residential Care Facilities (City of Hamilton Housing Division)
905-546-2225

General Information

Information Hamilton
905-528-8127
www.redbookhamilton.ca

Ontario Healthy Homes Renovation Tax Credit
1-866-668-8297

211Ontario
Dial 211
www.211ontario.ca

Senior Peer Volunteer Program (through Catholic Family Services)
905-527-3823 ext. 292

Assisted Living Services (not a complete list)

AbleLiving Services
905-527-7949

Bayshore Health Care (Home Health Care Services)
905-521-8411
1-866-521-8411
www.bayshore.ca

CanCare Health Services
905-777-1255
www.cancarehealth.com

ComForcare Senior Services
905-522-4666
www.comforcare.ca

Comfort Keepers
905-383-9999
www.comfortkeepers.ca

Glanbrook Home Support Programme
905-692-3464
www.ghsp.ca

Gold Cross Home Care
905-381-9201
1-855-354-7575
www.goldcrosshomecare.com

Helping Hands Program (City of Hamilton)
905-546-3057

Home Instead Senior Care Hamilton
905-698-0001
www.homeinstead-hamilton.ca

Indwell
905-529-0454
www.indwell.ca

March of Dimes Canada
905-527-6653

St. Elizabeth Nurses (SEN)
1-888-275-2299

St. Joseph's Home Care
905-522-6887 ext. 2252

St. Matthew's House – Seniors Programs
905-523-5546
www.stmatthewshouse.ca

Seniors For Seniors
905-572-6162

Stoney Creek Seniors Outreach
905-643-1919

Volunteer Hamilton – Snow Angels
905-523-1910

VON Community Support Services
905-529-0700

[Assisted Living Services in Supportive Housing \(Designated Buildings\) \(not a complete list\)](#)

Abington Court Retirement Residence
905-525-6100
www.abingtoncourt.com

CLS on Main Retirement Home
905-538-4321

Community Living Hamilton
905-528-0281
www.communitylivinghamilton.com

Dr. Bob Kemp Hospice
905-387-2448
www.kemphospice.org

First Place Assisted Living
905-523-8496 ext. 7437
www.firstplacehamilton.ca

March of Dimes Canada
905-527-6653

Ontario March Of Dimes – Central Place
905-525-6100

Shalom Village
905-529-1613

Residential Care Facilities

Contact the City of Hamilton Housing Services Division (905-546-2225) or the Housing Help Centre (905-526-8100) for information on Residential Care Facilities (sometimes referred to as Domiciliary Hostels).

Additional Resources

A Guide to Programs and Services for Seniors in Ontario (2014)
Ontario Seniors Secretariat (includes a section on housing)

Housing Options for Seniors in Halton (2012), Halton Region

Care Homes (2015), Community Legal Education Ontario, Tenant Law Series

Finding Rental Housing in Hamilton: User Handbook (2013)
Housing Help Centre

A Guide to Finding Housing in Hamilton (2012)
Hamilton Immigration Partnership Council

Be Aware, Take Care A SAFETY GUIDE FOR SENIORS (2013)
Hamilton Police Service



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Region of Halton

In memory of Beatrice McDonough, City of Hamilton, Public Health Services



Hamilton

www.hamilton.ca/seniors