

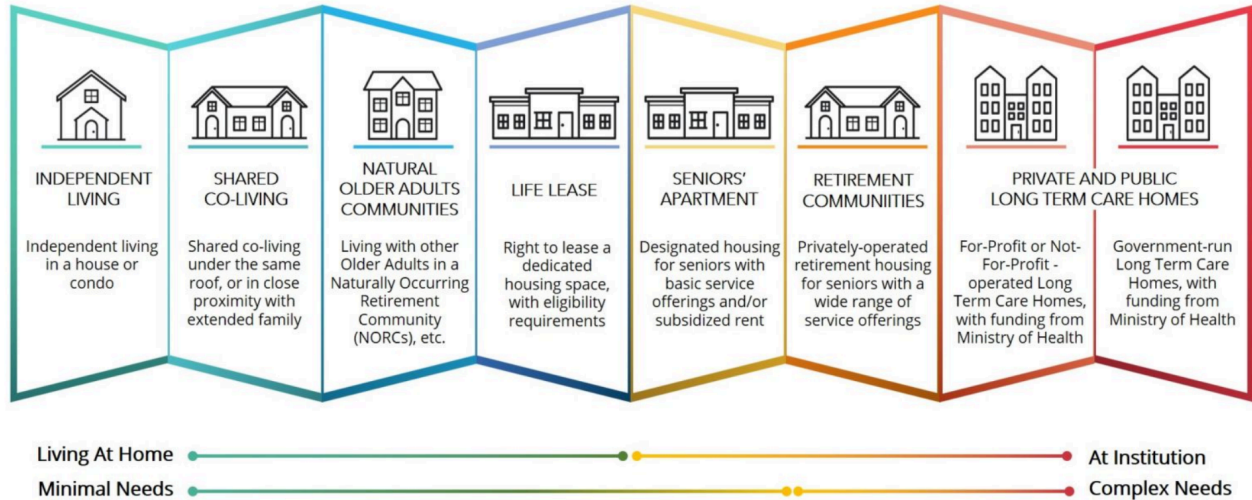
Housing Options for Older Adults in Canada

Your housing needs may change as you age, and you may require assistance with household chores or nursing care.

Index

- [Aging in Place](#)
- [Senior Apartments](#)
- [Co-housing](#)
- [Co-operative Housing](#)
- [Naturally Occurring Retirement Communities \(NORCs\)](#)
- [Life Lease](#)
- [Retirement Homes](#)
- [Long Term Care or Nursing Homes](#)
- [Next Steps](#)
- [Related Links and Infographics](#)

AN ACCORDION OF HOUSING OPTIONS FOR TOGETHERING “how we care for each other multi-generationally”



There are many housing options available to you, depending on your needs.
source: <https://healthydebate.ca/2022/04/topic/togethering-housing-caregiving-part-1/>

Aging in Place

Aging in place means having the support and services to live safely and independently in your home and community for as long as you wish and are able. Recent Canadian surveys indicate that over 80% of older adults prefer to age in place and pay for support as needed. Please check our [Aging in Place](#) information tool for more details on age-friendly homes and communities.

Senior Apartments

Senior apartments are generally for older adults who can live independently; they may provide some amenities but do not provide the higher levels of care supplied by Retirement and Long-Term Care homes. Features such as accessible showers and wider corridors are often standard. Residents pay monthly rent and pay their own utilities and property taxes.

Co-housing

Co-housing involves sharing a home with a friend or family member. In addition to reducing costs, sharing a house can provide benefits like friendship, help with daily tasks, and extra support in an emergency.

Co-operative Housing

Senior Co-ops are legal associations that provide housing in return for a share in the maintenance or other tasks. Residents own the building and land collectively with the other residents. Becoming a resident and shareholder requires a one-time share cost and a monthly fee. The share cost is a down payment on the unit where you'll live. The monthly fee covers rent, community, and maintenance fees.

Naturally Occurring Retirement Communities (NORCs)

Naturally Occurring Retirement Communities are private residential communities where most residents are over 60. These communities, often rentals, condos, or cooperative buildings, were not initially designed for older adults but have evolved based on the demographic of their residents.

Life Lease Housing

Life Lease housing, the buyer purchases an interest in a property, giving the buyer the right to occupy a unit for an extended period. Life lease housing is typically developed and operated by charitable or nonprofit organizations called sponsors. Since sponsors own the entire building, residents have fewer maintenance responsibilities, similar to renting. Life lease buyers are often older adults looking to move into smaller, more affordable housing. The residents pay a lump sum to occupy the unit and a monthly occupancy fee, utilities, and property tax. The resident or their heirs have the right to sell the occupancy units, preserving equity.

Retirement Homes

Retirement Homes offer rental units for older adults, ranging from independent living to more complex care. Most Retirement Homes offer support for daily living and the option to pay for additional services. Older Adults can also receive care within the Retirement Home from external providers, including publicly-funded health services. The monthly fees will depend on the level of care provided. The Retirement Home operator pays the taxes, utilities, and building maintenance.

Types of Retirement Home Units

Retirement homes may consist of various types of units, each providing different levels of care to residents. Clusters of similar suites are often called neighborhoods within the retirement home. One of the greatest benefits of residing in a retirement community is comfortably transitioning within familiar surroundings as needs evolve.

Independent Living

Retirement Home Independent Living suites are similar to Seniors Apartments: they often include a bedroom and a full washroom with wheelchair-accessible roll-in showers. The main difference is that Independent Living suites usually have a kitchenette with a small fridge and countertop appliances instead of a full kitchen. Meal plans are often included. Independent Living is a flexible retirement living option that offers older adults a social life with fewer daily chores and responsibilities.

Independent Supportive Living

Retirement Home Independent Supportive Living suites are similar to independent living suites but benefit from optional services such as housekeeping, laundry, grooming, and dressing.

Assisted Living

Retirement Home Assisted Living supports moderate-to-heavy care needs and older adults managing mobility challenges and mild cognitive impairment. Services may include medication management, bathing, assistance with morning and evening routines, assistance getting to meals and activities, and access to on-site physicians, nurses, and support staff.

Memory Care

Retirement Home Memory Care provides specialized care and services to older adults with dementia. Staff are specially trained to support those who may be experiencing anxiety, aggression, or communication issues as a result of cognitive decline. Memory Care suites typically include washrooms but no kitchens, as kitchens can pose risks to residents living with dementia. Memory Care facilities usually provide extra security measures to keep residents safe from wandering, which is one of many symptoms of dementia.

Short-Term and Respite Care

Caregiver short-term and respite care services provide temporary relief, such as short-stay and day programs.

Long Term Care or Nursing Homes

Long-term care homes are for older adults with significant health challenges and cognitive impairment who need 24-hour access to nursing care and supervision. Public and private long-term care homes provide primary health care, nursing care, support with activities of daily living, and various therapies. Provinces and territories are primarily responsible for delivering health care, including how services are delivered and how long-term care homes are regulated. To operate, long-term care homes must undergo inspections and meet the requirements set by provinces and territories through legislation, regulations, policies, and standards. Residents pay monthly fees to cover meals and accommodation. The operator pays for taxes, utilities, and repairs.

Next Steps

Canada offers a variety of housing options for older adults, catering to different budgets, health needs, and personal preferences. Starting the planning process early and understanding the options will help you make an informed decision when it is time to move.

Sources:

Housing options for seniors

<https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/cost-seniors-housing.html>

Housing Options for Seniors

<https://www.cmhc-schl.gc.ca/consumers/owning-a-home/aging-in-place/housing-options-for-seniors>

Types of Senior Housing in Ontario

<https://murphypartners.ca/blog/types-of-seniors-housing>

The Togethering Series

<https://healthydebate.ca/special-series/togethering-series/>

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