

Seniors and Housing Transitions:

A Guide to Considering Options and Making Decisions



SeniorsNL

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

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. If you have questions or concerns about the information provided, please contact the agency listed in the manual or SeniorsNL information and referral line toll-free at 1-800-563-5599.

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Introduction

Research shows that the majority 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.

Research also shows 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 supports 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, fire 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?			
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?			

	Yes	No	Some- times
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?			
To find out what is available in your area, call SeniorsNL's Information Line at: 1-800-563-5599			

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?		

	Yes	No
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 <i>Friendly Visitors</i> 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?			
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?			

	Yes	No	Some- times
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?		
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?		
Do I understand the pros and cons of having a joint bank account?		
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?		

	Yes	No
Do I keep track of my deposits and withdrawals 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?		
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?		
Do I have an Advance Health Care Directive in place?		
Do I understand the difference between Power of Attorney and Enduring Power of Attorney?		
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?		
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?		

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 options – including staying at home. They will give you a better idea of some of the needs that might be met in each. Later in this manual we will talk about some financial supports that are in place to help seniors in Newfoundland Labrador **who qualify** for the programs and services to meet those needs.

Staying at Home...

Research shows that “home” is very important to many seniors and that many 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 if 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?		

	Yes	No
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?		

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 they are important enough to repeat.

	Yes	No
Do I have an alert system, e.g. Lifeline, in case of emergencies?		
Do I have a Medic alert bracelet or necklace (if needed)?		
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?		
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 and phone numbers to contact?		
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. The above table can be useful no matter where you decide to live.

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?		
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 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.

Your financial situation, choice of location and availability of purchase or rental units will play a big role in your decision to purchase or rent.

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

b. Retirement Communities

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

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.

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.

Questions for you:	Yes	No	Maybe
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?			
	Yes	No	Maybe
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?			
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?			
	Yes	No	Maybe
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.

a. Personal Care/Nursing Homes (Long-Term Care Homes)

When people need more help than can be provided through home support services, they may need to consider admission to a personal care home or a nursing home.

Personal care homes are for people who are no longer able to manage independently to run a household, but who are mobile and need minimal assistance with personal and supervisory care. These are privately run, but licensed through the health authority.

Nursing homes (long-term care homes) are for people who need nursing care as well as a higher level of personal and supervisory care than that provided by a personal care home. Most of these are run by the health authority.

There is a **single-entry system** for admission to personal care or nursing homes (long-term care homes). Contact should be made with your Health Authority (Community Supports Program) office and arrangements will be made for a home visit to assess the person's needs and the level of care required. A financial assessment will also be done to see if the person is eligible for a subsidy.

People who have questions concerning the financial assessment and rates charged for **long-term care** can contact their Health Authority (Community supports Program) office.

b. Retirement Residences

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. Applicants are required to sign contracts. Accommodation and service fees vary, and individual services can be provided and added to the contract.

c. Protective Community Residences

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 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. For more information, contact your regional health authority.

Assessing Your Needs...

If you study the tables you completed in this manual, you will probably have a good idea of what you might need now or will need in the future in terms of housing. 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. 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. And be sure to discuss your feelings with your doctor. It is important that your physician knows when you are going through a stressful time.

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, connect with a seniors' or other community group for support.

If you are looking at downsizing to a smaller home or apartment, 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...

For more information on and contact numbers for many of the programs and services noted in this manual, please feel free to call SeniorsNL’s Information & Referral Line by phoning toll-free 1-800-563-5599 within Newfoundland Labrador and 709-737-2333 in the local St. John’s area. Our Peer Support Volunteers who answer our line will be happy to talk with you about your situation, ideas, and plans and provide updated information as needed.

Financial considerations and assistance...

You will have to think about money whether you remain in your own home or move elsewhere. If you can 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.

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 can be supported 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 Labrador: Newfoundland Labrador Housing

a. Provincial Home Repair Program

Through Newfoundland and Labrador Housing Corporation (NLHC), PHRP is designed to provide funding to:

- assist homeowners with low incomes who require renovations to their homes to complete structural and related repairs, with improvements in basic heating, electrical and plumbing services;
- for applicants who require accessibility changes, please apply under the Home Modification Program (HMP).

Who is eligible?

- Homeowners with low income (an annual household income of \$32,500 or less) requiring repairs to their dwellings.
- Except in the case of emergency PHRP, the client must have owned and occupied the property for a minimum of five (5) years.
- There is a lifetime assistance cap of \$12,500.
- An application for a second project can be submitted after seven (7) years have passed.

What types of repairs are eligible?

Repairs necessary to maintain a dwelling for continuous safe occupancy. This may include:

- heating, electrical or plumbing systems;
- deteriorated structures, foundations, windows, doors, roofing or siding.

Forgivable/Repayable Grant and/or Loan Funding

NLHC provides funding to eligible homeowners in the form of forgivable and repayable loans. Funding is limited to the costs associated with repairs.

Forgivable loan funding is available for homeowners up to a maximum of \$5,000 [\$6,500 in Labrador]. Repairs exceeding these levels may be addressed under a repayable loan of up to \$12,500 [\$15,000 in Labrador].

Client Selection/Delivery Process

- Priority will be given to first-time applicants.
- Emergencies are also treated as a priority.

b. Home Modification Program

Through Newfoundland and Labrador Housing Corporation (NLHC), HMP is designed to provide funding to assist homeowners with low-to-moderate income who require accessibility changes to their residences, to enable individuals to remain in their own homes for a longer period.

Who is eligible?

This program is for homeowners with low-to-moderate income requiring accessibility modifications to their homes (an Occupational Therapist's report is required clearly indicating whether modifications are non-urgent or urgent).

NOTE: Urgent modifications are required for the client to return/remain home. The program serves applicants with an annual income of \$46,500 or less.

What types of repairs are eligible?

Accessibility modifications may include items such as:

- Installation of a ramp; widened doorways/halls to increase space for a wheelchair
- Roll/walk-in showers, bathtub grab bars; and seats

Forgivable/Repayable Loan Funding

NLHC provides funding to eligible homeowners in the form of forgivable grants and repayable loans. Funding is limited to the costs associated with repairs. Persons with accessibility needs may receive a forgivable loan of up to \$7,500. Repairs exceeding these levels may be addressed under a repayable loan of up to \$10,000 [\$13,000 in Labrador].

c. Home Energy Savings Program for Oil and Electricity

A provincial initiative designed to assist households that use oil or electricity heat in making energy efficient retrofits to their homes to improve affordability and reduce greenhouse gas emissions that contribute to climate change.

Newfoundland and Labrador Housing Corporation (NLHC) will provide a pre- and post-energy evaluation to determine the best possible solutions for energy efficiency. The post-energy evaluation will be required to confirm that identified work was completed.

Examples of some repairs/upgrades that will create energy efficiency include basement and attic insulation, and draft-proofing.

Heat Pumps are potentially eligible as an energy upgrade under this program.

- Requires an NL Housing Engineering Technician to do an on-site evaluation of the home to determine what the best investment is with the rebate for the home - in terms of energy reduction and savings.
- Although a heat pump may be eligible, the technician will make a list of prioritized recommendations and increasing attic or basement insulation levels, or air sealing may be considered the best first step instead of adding heat pumps.
- Recommendations are house specific.

Who is eligible:

- Homeowners with incomes of \$32,500 or less per year.
- The dwelling must be your primary residence.
- For owners of single, row and semi-detached housing, assistance is available in the form of a grant up to \$5,000 per unit.
- NOTE: Condo owners are not eligible for HESP assistance.
- You will need to provide proof of annual electricity or oil consumption, proof of home ownership and consent to allow NLHC to receive income information from Canada Revenue Agency.

d. TakeCHARGE

TakeCHARGE is an initiative of Newfoundland and Labrador's two electricity utilities: Newfoundland Power and Newfoundland and Labrador Hydro. They bring energy efficiency awareness and have various rebate programs for programable thermostats, insulation, etc. available to everyone in Newfoundland and Labrador.

In addition, they operate the **Oil to Electric Incentive Rebate Program**. This program subsidizes technologies including mini and multi splits, central heat pumps, electric furnaces, and electric boilers. The amount of support is determined by income.

For more information, call:

Newfoundland and Labrador Hydro for details – 1-888-737-1296

<https://takechargenl.ca>

<https://takechargenl.ca/oiltoelectric/>

Government of Newfoundland Labrador: Department of Finance

e. Seniors' Benefit and Income Supplement

These benefits are refundable tax credits that may be paid to low-income individuals, seniors and families. A refundable tax credit is an amount paid even if there is no tax payable. The benefits are paid to those eligible in quarterly installments in January, April, July and October. No application for these benefits is required. However, eligible individuals must ensure their annual income tax return is filed in order to receive the benefits. Eligibility will be based on family net income from the previous year.

A calculator to help find out the amount of your benefit can be found at:

<https://www.gov.nl.ca/fin/tax-programs-incentives/personal/calculator/>

Government of Newfoundland Labrador: NL Health Services

Some of these programs are different from health zone to health zone. It is a good idea to call the local office (Community Supports Program) of the Health Authority for information about the services offered by the Department.

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 Health Authority and can be initiated by anyone, including the individual who is requiring service.

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 after they have left the hospital. 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.

h. Adult Day Programs

Adult Day Programs allow people to live at home while attending a program offered in the community. The program, which usually takes place in a nursing home, rehabilitation centre or other location in the community, may provide personal care, physiotherapy, socialization, or a meal. Individuals are assessed through the Health Authority and may be waitlisted for this service, as space is limited. Some people may have home support services in addition to attending a day program.

i. Palliative Care 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.

j. Provincial Home Support Services Program, Paid Family Caregiving Option

The Paid Family Care Giving Option, under the Provincial Home Support Program, is available to home support clients and provides subsidies for seniors

and adults with disabilities to pay a family member for approved home support. The subsidies will be provided through a direct individualized funding model which provides more flexibility for clients and reduces the administrative burden.

k. The 65Plus Plan (NL Prescription Drug Program)

The 65Plus Plan provides coverage of eligible prescription drugs to residents 65 years of age and older who receive 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 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. **Note: Seniors who are not eligible for the 65Plus Plan may still be eligible for other drug programs under the NL Prescription Drug Program.**

l. 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).

m. 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.

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:

n. 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), contact a Service Canada office.

o. Old Age Security (OAS) Pension and Other Benefits

The Old Age Security program is the Government of Canada's largest pension program. It is funded out of the general revenues of the Government of Canada, which means that you do not pay into it directly.

The Old Age Security (OAS) pension is a monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements. You may need to apply to receive it.

In addition to the OAS pension, there are three types of OAS benefits:

- **Guaranteed Income Supplement**

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.

- **Allowance**

If you are 60 to 64 years of age and your spouse or common-law partner is receiving the OAS pension and is eligible for the Guaranteed Income Supplement (GIS), you might be eligible to receive this benefit.

- **Allowance for the Survivor**

If you are 60 to 64 years of age and you are widowed, you might be eligible to receive this benefit.

p. War Veteran's Allowance (WVA)

The WVA provides monthly financial assistance to help low-income veterans or their survivors meet their basic needs. The amount provided is based on income, marital status and if the veteran has any dependents. Recipients of the WVA also may qualify for other benefits:

- **Assistance Fund** – The fund provides grants of up to \$1,000 (per calendar year) to help pay for an emergency situation or an unexpected issue that

affects your health and/or safety (e.g., replacing a broken refrigerator). Please phone **1-866-522-2122** if you need assistance right away or submit a completed application form to request support.

- **Health Care Benefits** – from hearing aids and prescription drugs to dental and vision care. If your family income is over the maximum, you will not qualify for WVA, but if you have a low income, you may still qualify for health care benefits.
- **Long Term Care** – Financial support for long term care is provided in two long term care settings: (a) community facilities with beds that provide nursing home care to Veterans as well as other provincial residents; (b) in community facilities that have contract beds designated for priority access for eligible Veterans.

Some nursing homes and other residential or long term care facilities provide care to Veterans in “contract” as well as “community” beds within the same facility.

- The **Veterans Independence Program (VIP)** helps you remain independent and self-sufficient in your home and your community. Depending on your circumstances and health needs you may qualify for financial assistance to obtain services such as grounds maintenance; housekeeping; personal care; and/or access to nutrition, health and support services provided by a health professional. VIP does not replace other federal, provincial, or municipal programs. Instead, its role is to complement existing programs to help meet your needs.

Financial Support/Housing Options...

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

Government of Newfoundland Labrador: Newfoundland Labrador Housing

q. Rental Housing Program for Low-income Households

Social housing is also an option to remaining in the family home, but demand is high and wait list lengthy. The Rental Housing Program through NL Housing 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. In addition, NL Housing also has the Canada Housing Benefit program, which can offer a portable rent subsidy that can be used with a private landlords. To be eligible for NL Housing, annual total family income must be under \$32,500.

r. Co-operative Housing

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. Typically, members pay rent based on 25% of their income or low-end of market rates.

City of St. John's

s. Non-profit Housing

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

1. For Seniors and Individuals with an income of LESS THAN \$32,000 when moving in

2. For those who need a more affordable option. Rent Geared to Income (RGI)

- This housing is for targeted specifically at individuals and families who are low-income earners. Tenants in this type of housing pay 25 per cent of the household's net monthly income for rent. Heat is included in the rent, and there is a small surcharge for lights

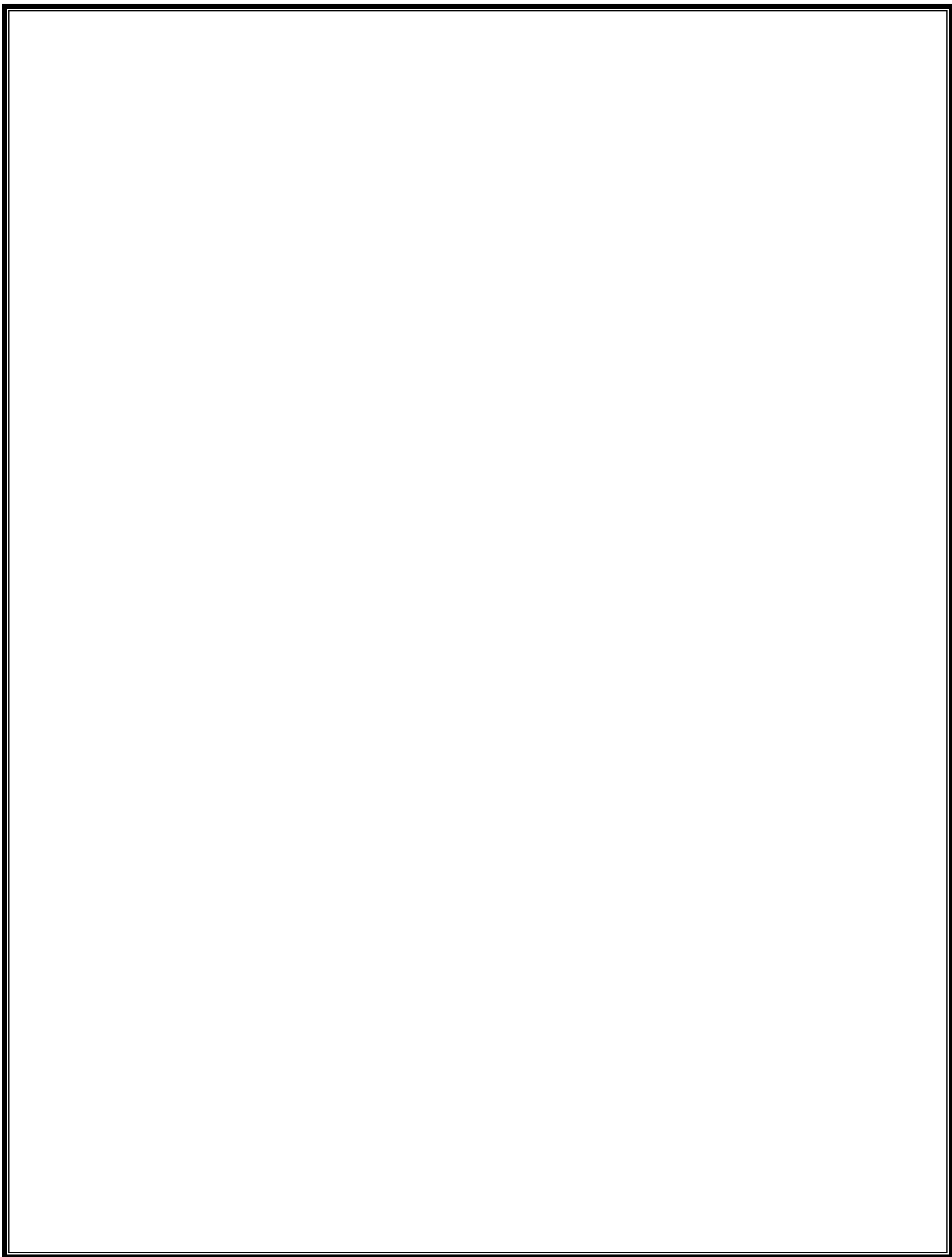
3. For those who can pay rent but are struggling to find an affordable place. Lower End of Market Housing (LEMS)

- Tenants in this type of housing pay the lower end of market rent (as determined by Newfoundland Labrador Housing) or 25% of their net income, whichever is greater.
- Applicants must meet certain income criteria

To apply for housing with the City, you must fill in an application and return it by e-mail or mail or hand-deliver it to city Hall (first floor, Annex). If you plan to come

to the non-profit housing office, please call ahead to ensure that a staff person is available to answer your questions.

Applications must include a copy of a recent Proof of Income Statement (formerly called Option C) from Canada Revenue Agency (CRA). To obtain a Proof of Income Statement, call 1-800-959-8281.



SeniorsNL

RESOURCES • INFORMATION • CONNECTION

Contact information

Mailing address:

**SeniorsNL
243-110 Topsail Road
St. John's, NL A1E 0G5**

Physical location:

**Babb Manor (in St. Luke's Home complex)
24 Road Deluxe, St. John's, NL
info@seniorsnl.ca**

1-800-563-5599 or 709-737-2333

www.seniorsnl.ca

Facebook/Twitter @SeniorsNL