The Council on Aging of Ottawa | Le Conseil sur le vieillissement d'Ottawa

Housing Guide 2026

For Ottawa's Older Adults (Third Edition)



Prepared by:
The Age-Friendly Housing Committee

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About The Council on Aging of Ottawa

The COA serves as a leading community voice in both official languages for Ottawa's older adults. We aim to help Ottawa become more age-friendly by identifying and addressing issues and services that impact the lives of older adults. Our vision is respected, informed, and engaged older adults living in an Age-Friendly city.

The COA has been an active part of the Ottawa community for over 50 years, addressing issues important to older adults including health, housing, transportation, income security, and francophone affairs.

Housing is central to the well-being of people of all ages and is a key part of an age-friendly city. The Age-Friendly Housing Committee aims to explore and advocate for affordable, accessible, appropriate, and available housing (the 4 A's of housing) on the continuum from independent living to long-term care for older people in the Ottawa region.

The COA pays respect to the Anishinaabe Algonquin Nation who are the traditional guardians of the unceded and unsurrendered Territory where we are located. We pay respect to all Indigenous people from Inuit, First Nations and Métis communities who call Ottawa home. We especially honour older Indigenous people and Elders who share their traditional knowledge and culture for the benefit of all.

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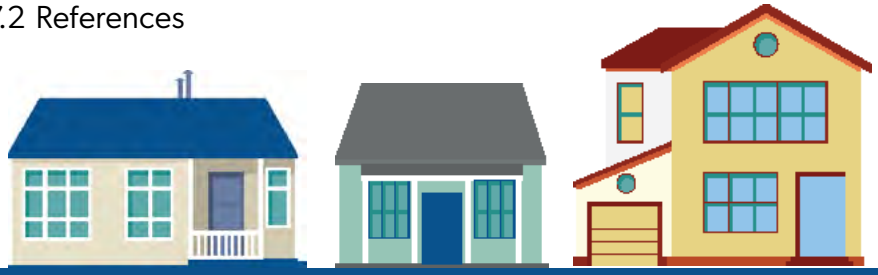

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Disclaimer: This Guide is intended for informational purposes only. It is not intended to be a complete list of resources available on housing options for older adults. The Council on Aging of Ottawa makes no representations, endorsements or warranties, expressed or implied, of the organizations and services mentioned in this Guide. The views in this Guide do not necessarily reflect the views of these funders or advertisers.

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Ottawa Ontario

The Guide is available online at www.coaottawa.ca.
For a print copy or more information,
please call 613-789-3577 ext.1 or email coa@coaottawa.ca.

1. Introduction



Most older adults want to live independently in their homes and familiar communities for as long as possible. The National Institute on Ageing (NIA) defines Ageing in the Right Place as "the process of enabling healthy ageing in the most appropriate setting based on an older person's personal preferences, circumstances and care needs" (NIA, 2022).

If you are reading this *"Housing Guide for Ottawa's Older Adults"* (also known as the *"Housing Guide"* or *"Guide"*), you may be considering making a change to your current living situation. Perhaps your home is not as affordable, appropriate or accessible as it once was. Before making any decisions, gathering as much information as possible is important.

This Guide strives to help you explore your housing options and determine the right place for you. Diagrams such as the *"Age-Friendly Housing Framework"* and *"Should I Stay or Should I Go?"* provide an overview of housing options in Ottawa. Tools such as the *"Age-Friendly Housing Self-Assessment"* and *"Housing Cost Assessment Tool"* will help you assess your current living situation and think about what housing will be best for you now and into the future.

You will also find information about owning or renting a home, innovative housing options and residential living. The *"Aging Well in a Supportive Community"* section describes the supports and resources that can help older adults live comfortably in their homes for as long as possible. Compare your options, discuss them with family members and friends and consider asking for advice from a lawyer, financial advisor or real estate agent. Then decide what works best for you.

A Few Tips for Navigating the Guide

Housing information and resources are identified by this icon:



If reading a print copy, type the name of the resource or link into your device's search engine (at home or a library) to see the online resource. If reading the electronic version, the underlined text means there is a link to online information. To follow the link, and depending on your device's operating system, move the cursor on the link, then click, or press "CTRL" and then click. Note: if navigating this guide electronically is challenging for you, you may wish to receive free computer training from Connected Canadians. See ***Section 6.2.3: Technology to Support Aging in Place*** for more information.

This Guide focuses on services within the Ottawa area but much of the information is applicable across Ontario or Canada. For more information about services outside of the Ottawa area, please consult organizations in your local community.

1.1 Age-Friendly Housing Framework

The following Age-Friendly Housing Framework illustrates, at a glance, all of the housing options that are explored within this guide. The framework shows that:

» You can own or rent your home in the community, either independently or with innovative approaches that support older adult lifestyles and aging in the right place. You may choose to transition to a residential setting that offers the support you need as you age.

» The right place for you is affordable, accessible, appropriate and available.

» A supportive community of friends, neighbours and community members and available services are central to healthy aging wherever you choose to live.

» With support, many older adults can stay in their homes as long as possible. You can arrange for home and community care services, make your home as safe as possible and take advantage of legal and financial assistance to help navigate housing challenges.

Age-Friendly Housing Framework

Aging in the Right Place for You

Affordable | **Accessible** | **Appropriate** | **Available**

Housing Options



Own Your Home

- Stay in your current home
- Buy or build a more appropriate home



Rent Your Home

- Market Rate
- Subsidized / Social Housing
- Co-operative Housing



Innovative Approaches to Owning or Renting

- Naturally Occurring Retirement Communities (NORCs)
- Home Sharing
- Life Leases
- Coach Houses
- Adult Lifestyle Communities



Residential Living

- Retirement Homes
- Long Term Care
- Residential Services Homes

Aging Well in a Supportive Community



Family, Friends, Neighbours and Community

Strong and supportive connections



Home and Community Care Supports

Services to help you live safely and independently



Financial and Legal Supports

Guidance and resources for peace of mind



Home Safety Supports

Falls Prevention
Home Modification
Technology
Emergency Preparedness

1.2 Should I Stay or Should I Go?

Use the flow chart below to help decide whether to stay in your current home or move. Follow the arrows to consider whether your home is affordable, appropriate, and accessible. If not, explore supports that may help you remain at home. The chart will guide you to either Stay! or Go!. If you arrive at Go!, consider housing options that meet the four A's: Affordable, Appropriate, Accessible, and Available (see Section 1.3).

A simple way to start is by asking yourself three questions. Is my home:

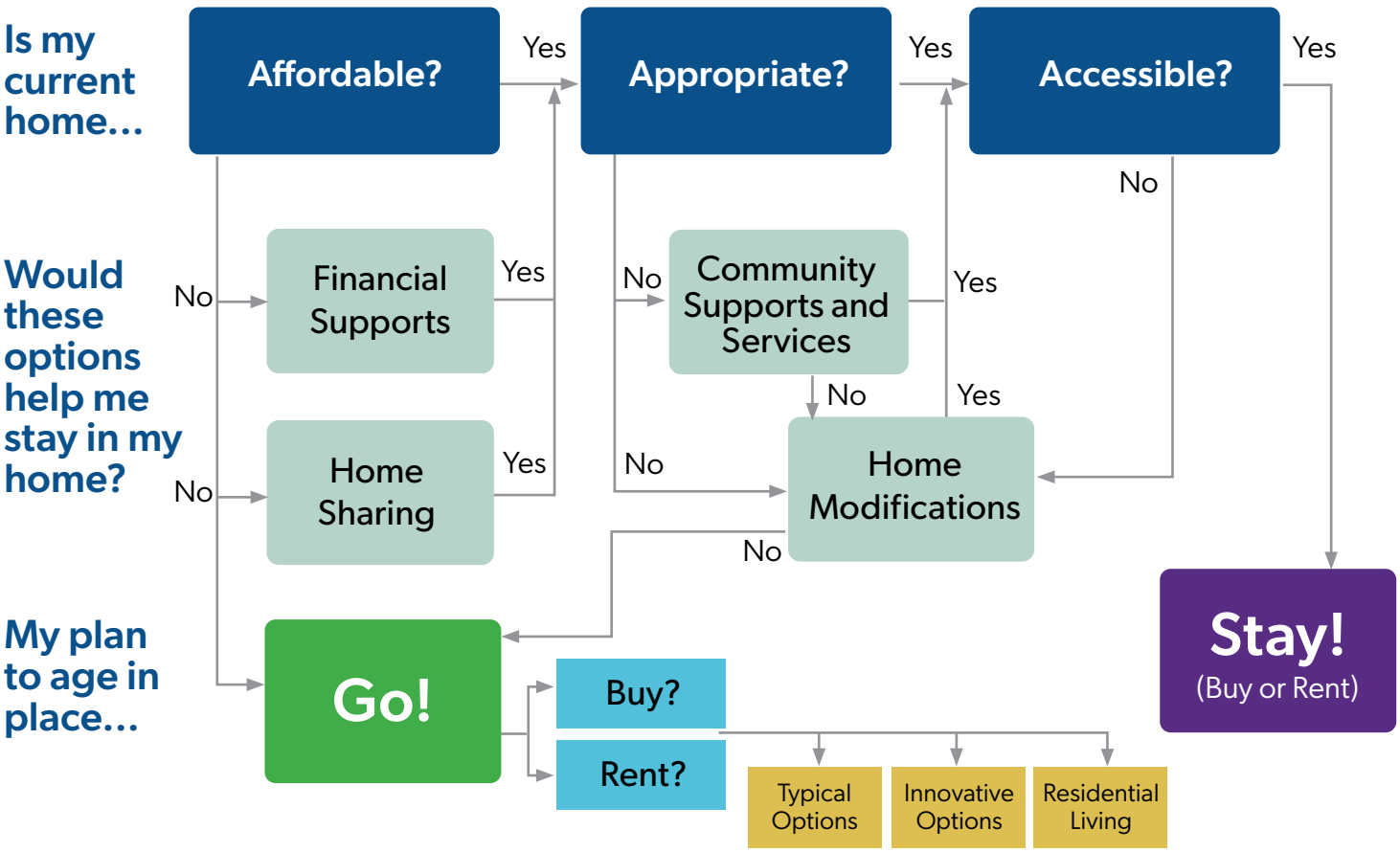
- Affordable: Can I afford my home?
- Appropriate: Does it meet my current and future needs?
- Accessible: Can I get in, out, and move around safely?

If you answer yes to all three questions, staying where you are may be the right choice.

If you answer no to any question, consider whether additional supports could help you remain at home, such as:

- Financial assistance
- Community services
- Home modifications
- Home sharing

If these supports do not address your needs, it may be time to consider moving. Options may include buying or renting another home, a shared living arrangement, innovative housing options, or a supportive residential setting.



1.3 The Four A's

Ideal housing for older adults in Ottawa should be affordable, accessible, appropriate and available, as described below.

Affordable



In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income (CMHC, 2024). Housing costs include mortgage or rent, electricity, heating, water, property taxes, and other fees. Access to affordable housing is challenging in today's market.

Accessible



As we age, we may experience changes - physical and cognitive - that may make it difficult to stay in our current homes. Homes may need modification to become more accessible as our needs change. With the growing population of people over 65 in Ottawa, there is an increasing demand for housing options in the community that are easy to access and live in.

Appropriate



Safe, secure, clean, and well-maintained homes are essential for everyone, regardless of where they live. Housing that is close to public transportation and local services such as shops, libraries, parks and community centers helps older adults stay active and connected. Communities that promote social interaction can help prevent isolation. For those with health issues that community services can't fully support, assisted living may be a more appropriate option.

Available



Older adults in Ottawa want housing that is affordable, accessible, and appropriate. However, the availability of ideal homes may be limited. While innovative options such as NORC-SSPs (Naturally Occurring Retirement Community with Supportive Service Programs), home sharing, life leases and coach homes are emerging, they are still relatively limited in Ottawa. Additionally, social housing, some retirement homes and long-term care homes may have long waitlists. All have specific admission processes to follow.

1.4 Age-Friendly Housing Self-Assessment

Use the *"Age-Friendly Housing Self-Assessment Tool"* on the next page to help you reflect on what type of housing you currently live in and would expect going forward. This Tool is designed to stimulate thought, curiosity, and conversation. It asks questions related to housing accessibility, appropriateness, availability and affordability. Feel free to add your lifestyle requirements, such as having pets, a garden or access to bicycle paths.

Below are some important things to consider before you use the Tool:

» **Your health and mobility.** How healthy and mobile are you now? How healthy and mobile do you think you will be 5, 10 or 15 years from now? Think about existing health conditions and what you would do if your health changed.

» **Transportation.** What type of transportation is available? Can you drive a car, or is a support person available to drive? Is public transportation available?

» **Living with others.** Would you like to share living space with others, or do you prefer to live on your own? Do you want to live in a community with people of all ages, or do you prefer to live with older adults?

» **Social connections.** Do you have friends, family and social networks that are close to where you live now? Would you be able to maintain these social connections if you moved?

» **Caregiving.** Would moving help or hinder your role as a caregiver? How does the person you are caring for feel about moving? It would be helpful to complete the Assessment Tool together.

» **Financial considerations.** What type of housing can you afford? You can use the *"Housing Cost Assessment Tool"* in Section 1.5 to help answer this question.

Age-Friendly Housing Self-Assessment Tool

Rate how much you either like or dislike the features of your current home and community. Consider all aspects of your life – geographical, physical, emotional and psychological.

TIP: Use a pencil so you can redo the assessment in six to twelve months.

» **Rate each feature/question** as follows:

- Like: +1 (low) to +5 (high)
- Dislike: -1 (low) to -5 (high)
- If the question does not apply to you, leave it blank.

» **Subtotal each section** and then total your score at the end.

» **Reflect on the results** as outlined in the summary below.

House/Community Features	Items for Consideration	**Like** Appreciated/ Convenient	**Dislike** Challenging/ Inconvenient
Accessible			
Entryway	I can easily enter and exit my home, driveway or garage.		
Bathroom	I can easily get in and out of the bathroom. There are grab bars and a walk-in shower/bath.		
Doorways	The doorways are wide enough for a wheelchair and have lever door handles.		
Elevator access	Elevators are available and reliable.		
Laundry	There are front-loading, raised appliances. Laundry is on the main level.		
Mobility within home	I can navigate hallways and living areas with or without mobility aids and I can easily maneuver stairs.		
Home modification	There is potential to renovate for better accessibility.		
Visitor accessibility	Friends and family can easily visit, considering building access, visitor parking, and stairs.		
Home maintenance	I am able, and enjoy, to do home maintenance tasks, e.g. snow shovelling, house, cleaning, window cleaning, etc.		
Emergency exit	I can leave my home quickly in an emergency.		
	Subtotal		

House/Community Features	Items for Consideration	**Like** Appreciated/ Convenient	**Dislike** Challenging/ Inconvenient
Appropriate			
Size of house and yard	I have the right amount of space in my home and yard.		
Level of day-to-day comfort	My house is comfortable in winter and summer, e.g. heating and cooling systems, etc.		
Infrastructure	The infrastructure of my house is in good condition, e.g. roof, furnace, water, electricity systems, etc.		
Geographical location	My home is in the best location for me, e.g. city, rural, etc		
Safety	I feel safe both inside my home and in my neighborhood.		
Neighbourhood walkability	My neighborhood is walkable - sidewalks are well maintained, are accessible with curb cuts for mobility devices, are well lighted and are cleared in the winter.		
Resting spots	There are benches and resting places in the neighborhood.		
Nature	I am close to parks, paths, and green spaces for leisure.		
Pet-friendliness	My neighbourhood is pet-friendly.		
Public transit	Public transit is available and accessible to me.		
Language and culture	My first language is widely spoken and different cultures are valued.		

House/Community Features	Items for Consideration	**Like** Appreciated/ Convenient	**Dislike** Challenging/ Inconvenient
Errands and shopping	Grocery stores and other important shops are close by, and I can shop and run errands even in adverse weather conditions.		
Social networks	My current home is close to my social network, e.g. family, friends, etc.		
Access to services	My home is close to services such as places of worship, libraries, recreation, community centers and restaurants.		
Health services	I can easily get to health practitioners, hospital, clinics, etc.		
Emergency support	In emergency situations, I can easily access services e.g. friends and family to help out, and emergency services.		
Technology for aging in place	I use technology to support aging in place (low-tech devices such as raised toilet seats and a reacher/grabber or high-tech devices such as wearable devices for emergency alert, virtual assistants or motion sensors).		
	Subtotal		
Available			
Availability of home care services	Various levels of home care are available in my area, e.g. health care professionals and personal support services.		
Availability of community support services	Community care services are available in my area, e.g. meals or transportation services, home maintenance and repair, social or recreational services, home help referral services, etc.		

House/Community Features	Items for Consideration	**Like** Appreciated/ Convenient	**Dislike** Challenging/ Inconvenient
Resident participation	I have opportunities to engage in community events and activities or housing governance if applicable.		
Security of occupancy	I am aware of my landlord's intentions regarding future plans for my rental home. Note that in Ontario, a landlord cannot end the rental agreement unless they have reason to do so as defined by the Residential Tenancies Act.		
Home affordability	I can afford to live in my current home within my current income. (Refer to the Financial Considerations section of the Guide and the companion Housing Cost Assessment tool.)		
Supports and services for aging in place	I can afford to pay for the services I want to stay in my home.		
	Subtotal		
	Total		

Now, what does all this mean?

This Tool is intended to be a trigger for you to reflect on your satisfaction and well-being within your home. Identify the areas that you rated as negative, and keep these in mind as you read this Guide. You will find information, ideas, resources and suggestions to address these areas.

After familiarizing yourself with this Guide, you may decide that your current home meets your needs now and into the future, or that it does not meet your needs and moving to a new home is more appropriate.

1.5 Housing Cost Assessment Tool

Instructions:

1. List all of your income sources and the monthly/yearly income amount.
2. Total your monthly/yearly income.
3. List all monthly/yearly expenses for your current home.
4. Total your monthly/yearly expenses for your current home.
5. Repeat steps 3 and 4 for a potential new home.
6. Compare your monthly/yearly income with the expenses for both your current home and a potential new home.
7. Determine your most affordable housing option.

INCOME		
Income Sources	**Monthly Income**	**Yearly Income**
CPP		
OAS		
Pension		
Investments 1		
Investments 2		
Savings		
Employment		
Rental Income		
Other 1		
Other 2		
Total Income		

EXPENSES		
Monthly Expenses	**Your Current Home**	**Potential New Home**
Mortgage/Rent		
Condo fees (if applicable)		
Property taxes		
Water and sewer		
Home or tenant insurance		
Equipment rentals (furnace, hot water tank, air conditioner or other)		
Electricity		
Heating (Gas, oil, electric or other)		
Home phone/Internet/Cable		
House cleaning		
Regular home upkeep: · Yard and garden care · Snow blowing and shoveling · Other		
Security alarm system		
Parking		
Storage		
Other		
Discretionary funds (recommended to save 3-5% annually of the value of your home for home maintenance) • Home Maintenance (estimated monthly cost of a new roof, furnace, general repairs, etc.) • Home modifications for accessibility (estimated monthly cost)		
Total Monthly Expenses		
Total Yearly Expenses		
Most Affordable Housing Option:		

2. Own Your Home



Most older adults wish to stay in the home of their choice within their supportive community for as long as possible. If your current home is not suitable for aging in place, other options are to buy or build a new home in a more supportive community.

2.1 Stay in Your Current Home

If your current home is, or could be adapted to be, appropriate for aging in place, you may wish to stay in your home for as long as possible. There are resources available to support you in your home if your health or mobility changes.

You may wish to arrange for community health resources to support you at home. Refer to *Section 6.1: Home and Community Care* and *Appendix 1: Home and Community Care Resources*, which include information about home care services and resources available in the community.

You may also want to look into resources such as financial and tax relief programs to make it more affordable to stay in your home. There are several provincial and municipal programs to provide financial assistance to low-income older adults for renovation costs, municipal taxes, energy costs and more. See *Appendix 2: Financial Resources* for more information. There are also agencies available to help find affordable housing and manage housing issues. See *Appendix 3: Housing Services*.

You may also wish to modify your home to make it more accessible and comfortable so that it is possible to remain at home. See *Section 6.2.2, Modify your Home for Comfort and Accessibility*, and *Appendix 4: Home Modification Ideas and Resources*, for more information.

2.2 Buy or Build a Home

It might feel difficult or sad to think about leaving a home where you've made many memories. However, as situations change, such as when children move away or you lose a partner, you might find yourself wanting a smaller place. Maybe you want to move closer to family or healthcare services, or perhaps the upkeep and costs have become too much, especially if your mobility or income has decreased. Early planning can reduce the stress for you and your family, now and into the future.

You may choose to buy or build a home that suits your needs in a location where you want to live and that better supports aging in place. For example, you could move from your current single-family home (detached house) in the suburbs to a semi-detached bungalow (shares a common wall with another home and may or may not have a basement - also known as a side-by-side duplex), or townhouse (shares one or two walls with a neighbour). You could choose to move to a rural home, an adult lifestyle community (discussed in Section 4.6) or an urban condominium.

You may wish to find a Naturally Occurring Retirement Community (NORC), (see Section 4.2), join a local group involved in building a cohousing project (see Section 4.3.4) or choose from the many other options presented in this Guide.

You may want to downsize. Downsizing refers to the time when you realize that your current home is more than you need. There are several ways to downsize - you can buy or rent a smaller house or condo, or rent an apartment in an area with a lower cost of living. To prepare to downsize, decide what you need and want in your new lifestyle, then decide where you'll move. Decide on a timeline, plan early and spend time paring down your possessions. For assistance with downsizing, there are professional moving and downsizing services available.

You may choose to buy a condominium or "condo". A condo is a form of legal ownership, as opposed to a style of construction. Condominiums are most often thought of as units in high-rise residential buildings, but they can be low-rise residential buildings, townhouses or rowhouse complexes, stacked townhouses, duplexes, triplexes or single-detached houses. Condominiums come in various sizes with diverse features and can be found in almost every price range.

When you purchase a condominium, you own a private dwelling called a "unit." Your unit is registered in your name. You also share ownership of the common elements and assets of the building and community. In addition to paying for your unit and a proportionate share of the common property, you also pay monthly condominium fees that may or may not include utilities and parking. You may also need to pay unexpected maintenance costs, along with all of the other unit owners. You will also be part of a community with shared responsibilities.

Make sure your lawyer carefully reviews all pertinent documents to ascertain the financial and property management stability of the condominium (Adapted from Canada Mortgage and Housing Corporation's (CMHC) Condominium Buyer's Guide). In Ontario, condominiums are governed by the Condominium Act, 1998.

There are now more innovative housing options for older adults that include buying or building a new home. See *Section 4: Innovative Housing Options* for more ideas. For assistance in finding homes in the Ottawa region, consult your local real estate office. A realtor can offer information on market values and assist you with buying or selling a home. To ensure consumer protection, the real estate industry is governed by the Trust in Real Estate Services Act, 2002.



A Note about Reverse Mortgages

A reverse mortgage is one option for accessing home equity, alongside downsizing, home equity lines of credit (HELOCs), and shared-equity products. Roughly 1% of older Canadians have a reverse mortgage.

A reverse mortgage is a loan that allows homeowners aged 55+ to borrow against the equity in their home without making regular mortgage payments. The loan is typically repaid when the home is sold, the homeowner moves out permanently or dies.

Reported benefits include the ability to remain in one's home, avoid a move, pay off debt, fund home modifications or health-care expenses, or supplement retirement income. Common concerns include interest costs growing faster than expected, leaving a smaller inheritance, realizing that downsizing may have been a less expensive option, or not exploring other alternatives first.

Before deciding, it is important to seek independent advice from a financial planner, mortgage broker, lawyer, or accountant, and to review information from trusted sources such as the Financial Consumer Agency of Canada, to ensure you understand the costs, benefits, risks, and alternatives available.

https://www.canada.ca/en/financial-consumer-agency/services/mortgages/reverse-mortgages.html

Helpful sites about buying a new home:

Ottawa Real Estate Board: Find a realtor and helpful links to resources and frequently asked questions. https://www.oreb.ca

Realtor.ca: Real estate listings in Canada. www.Realtor.ca

Real Estate Council of Ontario: Information for buyers and sellers, including a complaints process. www.reco.on.ca

Canada Mortgage and Housing Corporation (CMHC): Offers a variety of free publications about buying or selling a property. www.cmhc-schl.gc.ca

Condominium Buyer's Guide. https://www.cmhc-schl.gc.ca/consumers/home-buying/buying-guides/condominium

Province of Ontario: Condominium Act, 1988. https://www.ontario.ca/laws/statute/98c19

Why are prepaid funerals the best gift?

Here are 6 reasons families say prepaid funeral plans are the best gift they've ever given.



1 Your loved ones can focus on remembering and healing.
2 You lock in today's prices and save money.
3 Your family won't have to face quick decisions.
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5 Your children won't have to find a way to pay for your funeral.
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Tips on downsizing:

Downsize Ottawa Inc. Downsizing Solutions https://downsizeottawa.com

Tips for downsizing your home. A guide for seniors. https://www.lifeline.ca/en/blog/tips-downsizing-home-guide-seniors/

Is a Reverse Mortgage RIGHT for Me?

Your home. Your retirement. Your independence.
Your choice.

For homeowners 55+, a reverse mortgage can provide greater financial flexibility while allowing you to remain in the home you love.

- Access **tax-free cash** to enhance retirement
- Pay off existing debt and **eliminate** monthly mortgage payments
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3. Rent Your Home



There are many types of rental options, which include:

- Apartments in private for-profit buildings are open to people of all ages.
- Units in buildings specifically designed for older adults are managed by private for-profit or nonprofit organizations.
- Accessory apartments within private homes, such as those over a garage or in a basement.
- Houses or condominium units that owners rent out.
- Innovative housing options are presented in *Appendix 6: Examples of Innovative Housing Options*.

When considering renting, there are three main options explored in this section:

- Renting at market rate.
- Living in co-operative housing.
- Living in subsidized or social housing.

Note that if you require modifications for accessibility, you can request modifications from your landlord. For more information about legal considerations when renting, refer to *Section 6.4: Legal Supports* and *Appendix 5: Rights and Responsibilities as Landlord and Tenant*.

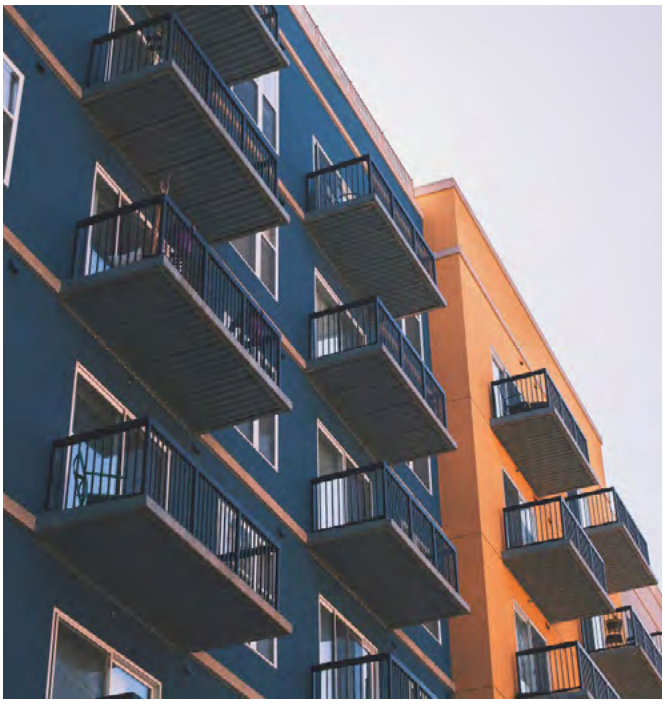
When looking at rentals, it may offer more security of occupancy to rent in a building specifically built for older adults with 100% rentals instead of renting directly from an individual unit owner. This may lessen the chance that the owner might want their rental unit back.

3.1 Rent at Market Rate

Renting at market rate means leasing apartments or homes at full price rent. Market rates are influenced by supply and demand in the area - these prices can change based on factors like the property's location and condition, amenities and general market trends.

According to the Rental Market Report from The Canada Mortgage and Housing Corporation, for the fall of 2025 in Ottawa, the average rent for a two-bedroom apartment was $1,926 up by 5% since 2024. For the condominium apartment market, the average rent for a two-bedroom was $2,503.

The rental market has been very competitive and finding available and affordable rentals can be challenging. There are services available to assist with finding affordable housing. Refer to *Appendix 3: Housing Services*, for more information.



Government of Canada:

Renting an apartment or house - https://www.canada.ca/en/financial-consumer-agency/services/renting-first-apartment.html

The Canada Mortgage and Housing Corporation:

I am Renting. The landlord/tenant relationship is important. As issues arise, know what it takes to make it work over the long term. https://www.cmhc-schl.gc.ca/consumers/renting-a-home/i-am-renting

Housing Market Information-Rental Market Report 2025. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres

Housing Markets, Data and Research. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research#q=rental%20markets

Average Rent by Bedroom Type By Neighbourhood. https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/



3.2 Rent in Subsidized/Social Housing

Subsidized housing means that the rent is supported by a government program. There are different types of subsidized housing:

» **Rent-Geared-to-Income (RGI):** Rent is generally calculated at 30% of your household's gross monthly income, subject to applicable rules and adjustments.

» **Rent Supplements and Housing Allowances:** These programs provide financial assistance to help reduce rental costs for eligible households, including those renting in the private rental market.

» **Below Market Rent (BMR) Units:** Intended for low- and moderate-income households, rents are set at up to 80% of Ottawa's average market rent, as determined by the Canada Mortgage and Housing Corporation (CMHC).

You may be eligible for subsidized/social housing. To apply, contact the Social Housing Registry of Ottawa (The Registry). This non-profit organization manages the centralized waiting list for those seeking housing, including options tailored for older adults.

Ottawa hosts 51 independent non-profit organizations offering social housing. Ottawa Community Housing Corporation (OCH) is the largest, providing about 15,000 homes to a diverse range of tenants, including older adults and individuals with special needs, across various communities.

Special Programs for Older Adults: OCH has 21 buildings exclusively for older adults. Nineteen of these buildings are supported by the Ottawa West Community Support - Aging in Place Program. Through community outreach and assistance with navigating health services, this program aims to support older residents in their homes and reduce the need for emergency medical services, hospital visits, and long-term care admissions.

Getting on the List: To be eligible for subsidized housing, apply through The Registry to be placed on the centralized waiting list.



Ottawa West Community Support: Aging in Place Program
https://owcs.ca/aging-in-place

Social Housing Registry of Ottawa (The Registry): Dedicated to helping people submit and update their applications for subsidized housing. Apply online at https://housingregistry.ca, by phone at (613) 526-2088 or in-person at 240 Catherine St. Unit 110.





3.3 Rent in Co-Operative Housing

Co-operative housing (co-op housing) is a not-for-profit housing option in which residents are members of a community they help manage. Unlike traditional rental housing, co-op members have a voice in housing decisions. Members elect a board of directors and help run the co-op. Co-operative housing encourages community involvement, shared responsibility, and a sense of belonging. Members pay a monthly housing charge to cover operating and maintenance costs. Some households may qualify for reduced housing charges based on their income, while others pay the full amount. Members do not own their individual homes.

How to Apply: Each co-operative has its own application process. If you are looking for Rent-Geared-to-Income (RGI) or Below Market Rent (BMR) housing, contact the co-op to ask about eligibility, availability, and waiting lists. Some co-ops accept applications through The Registry, while others manage their own waiting lists. For examples of co-operative housing in Ottawa, see Appendix 6: Examples of Innovative Housing Options.

Co-operative Housing Association of Eastern Ontario (CHASEO):
CHASEO is a regional association that represents and supports housing co-operatives in Ottawa and Eastern Ontario. It provides education, training, resources, and guidance to help co-operatives operate effectively. CHASEO also advocates for co-operative housing and supports the development of strong, sustainable housing communities. Individuals interested in living in a housing co-operative must contact individual co-ops or The Registry to learn about available housing and application procedures.
https://chaseo.coop



4. Innovative Housing Options



Several innovative approaches to owning or renting a home are emerging in Ottawa. This section provides background on the growing need for affordable, accessible, appropriate and available housing for older adults and outlines these innovative housing models.

4.1 Why do we need innovative housing options?

There is a growing need for more housing options, complementary to traditional options, to meet varied financial and cultural needs. By 2036, Ottawa's population of adults greater than 65 is expected to reach between 23% and 25% (Statistics Canada).

A recent National Institute on Ageing and Canadian Medical Association survey found that 96% of respondents, 65 years and older, reported they "would do everything they can" to avoid moving into an institutional setting. The Canadian Institute for Health Information (CIHI, 2022) found that one in ten [Canadian] newly admitted long-term-care residents potentially could have been cared for at home with formal support in place.

Supporting older Canadians to age in the right place will require innovative housing models and infrastructure that can support their independence, safety, health and social well-being (NIA, 2022).



4.2 Naturally Occurring Retirement Communities (NORCs)

A Naturally Occuring Retirement Community (NORC) is a geographic designation for a rental, condominium, co-op or social housing building that evolved naturally over time, where at least 30 percent of residents are older than 65 years. NORCs can be vertical (as in an apartment/condo building) or horizontal (as in a neighbourhood or adult lifestyle community). Retirement homes and long-term care homes are not NORCs.

A NORC Supportive Service Program, or simply NORC Program offers a range of health, social, recreational, educational and physical supports and services on site. These supports and services are designed by residents themselves or obtained through collaborative relationships with outside agencies such as OASIS Seniors Supportive Living, Ottawa Public Health, pharmacies, community health centres, government bodies and community partners. NORC Programs are resident-led, and run in the shared space of the building or community. Developing NORC Programs where high concentrations of older adults live makes economic sense. It is a cost-effective, efficient alternative to institutionalized care.

Essential elements of a NORC Program:

» **Shared indoor spaces** to host social, recreational, educational, health and physical activities of residents' choosing.

» **A communal kitchen** or party room is ideal, where residents can gather to cook or provide hospitality for activities, exercise classes, courses and programs. Shared outdoor spaces such as a patio, garden, pool or BBQ are a bonus.

» **Resident-led and driven** in collaboration with the NORC's volunteer board of directors. Residents determine the supports and services they would like and the use and management of the shared spaces.

» **Active support and engagement** of landlords and property managers who allow and promote the use of the existing shared space or renovate the space for communal use.

» **A program coordinator and/or an engaged social committee** working with residents to identify their interests, needs, and priorities. Together, they develop activities and services that support aging in place, enhance quality of life, and ensure programming remains relevant, sustainable, and responsive to the community.

» **All levels of government**, including municipal, provincial, and federal, are instrumental in advocating for, and supporting NORC Programs and providing funding for their future sustainability.

NORC Programs have multiple social, health and recreational benefits:

» **Reduce social isolation** by providing meaningful opportunities for engagement and connection to fellow residents. On the topic of social isolation, check out the link in *Appendix 13 - Building Social Connections - A Note for Builders* to see the link to *Toolbox of Design Actions to Nurture Wellbeing in Multi-unit Housing*.

» **Promote civic engagement** and fulfill the need for older adults to be productive and useful.

» **Increase resident access** to health and community supports and services, information, and social/recreational programming through informed, engaged, resident advocacy efforts and actions.

» **Provide educational programming** including health talks, computer and digital literacy programs, health clinics, Smart Aging and emergency preparedness programs. A sense of agency and empowerment comes with learning how to navigate and connect to community agencies for assistance.

OASIS – A Successful Model of a NORC Program

One excellent example of a NORC-SSP is the OASIS Program. This Program offers an innovative solution to support aging well at home. The first OASIS Program was established in 2011 by a group of older adults living in an apartment building in Kingston, Ontario, in collaboration with the Kingston Council on Aging. In 2018, the original OASIS community partnered with researchers at Queen's University and colleagues at McMaster and Western Universities to expand and evaluate the OASIS Program. Since then, OASIS has grown to 23 sites across Canada.

The OASIS Program has been implemented in various settings, including market and subsidized rental apartments, a condominium complex, a mobile home community, and a neighbourhood. OASIS now operates as a pan-Canadian network supporting OASIS communities with training, resources, and a community of practice to ensure local success, quality, fidelity, and sustainability of the OASIS model. For more information about OASIS, and about the Queen's University evaluation and other resources, refer to *Appendix 7: OASIS – An Example of a Successful NORC Program*.

Ottawa's OASIS Seniors Supportive Living Model at Ambleside Condominiums

You may be interested to read what Ambleside resident Jan Skora has to say about his positive experience with the OASIS program:

"When I joined the Ambleside NORC team as a volunteer with the organizing committee in 2022, I knew only those people who lived in my building. OASIS increased the connection, depth and richness of activities and relationships beyond what we had known. We learned how to take the bus, listened to jazz at the local Legion, created art using different media, cooked up a storm under the direction of local chefs and listened to local authors talk about their profession and their books. New friendships formed - we were becoming a larger, more socially integrated and connected community. Our Ambleside Men's Shed is involved in a variety of activities from fixing



appliances, to getting together to jam and sing along to favourite songs. We formed a partnership with our neighbourhood pharmacy. Flu and COVID vaccines were administered to residents, and the pharmacy agreed to provide educational sessions. We believe that together, we can build a responsive, integrated community that meets the needs of older adults who choose to age at home in their community. In my view, this is the REAL power of NORCS."

NORC Ambassadors Program

Many NORC communities collaborate to build their supportive community through an active and engaged volunteer group. Online resources such as the NORC Ambassadors Program can assist residents with practical ideas to enrich their NORC environment.

NORC Finder Map

If you are interested in finding a vertical NORC, the Council on Aging of Ottawa has partnered with Ottawa Neighbourhood Solutions to create an interactive NORC Finder map. This map identifies buildings where a higher proportion of older adults (55+) live in Ottawa. You may also wish to work with a Senior's Realtor or talk with residents of NORCS to find out if there is a supportive services program in place.

Ottawa Neighbourhood Solutions and the Council on Aging of Ottawa: Ottawa NORC Finder: Where older adults (55+) are living in Ottawa. https://ons-sqo.ca/dashboards-2/norcs/

Information about OASIS:

OASIS Ottawa is the Ottawa wing of a growing network of OASIS programs. OASIS Ottawa is currently operating in, and open to, residents of Ambleside One (1081 Ambleside Drive), Ambleside Two (1171 Ambleside Drive), Ambleside Three (1100 Ambleside Drive), and Rosewood Apartments (2400 Carling Avenue). https://OASISottawa.my.canva.site

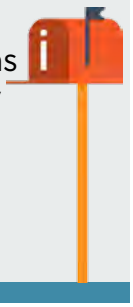
Ambleside OASIS:
Phone: 613-898-8514;
Email: info@oldeforge.ca

Rosewood OASIS: Phone: 613-829-9777 Email: info@oldeforge.ca

OASIS Communities for Aging Well: The main website for all OASIS sites. Provides information such as the history of NORCs, current research and resources. https://www.OASISagingwell.com

NORC Innovation Centre: Merges integrated care delivery with a community development approach to provide Canadians with new options for aging in place with dignity and choice. https://norcinnovationcentre.ca

NORC Ambassadors Guide: This toolkit contains practical ideas and resources to help seniors stay healthy and engaged, have fun, and get connected. https://norcambassadors.ca



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4.3 Share a Home

There are many different ways for older adults to share a home. The following section explores moving in with family, co-ownership of a home, cohousing and home sharing.

4.3.1 Move in with Family

One option is moving in with family members or having them live with you. This requires careful thought about everyone's needs and how things will work. Discuss key issues such as:

» Will you have privacy and independence? For example, a private bedroom, bathroom and other spaces.

» Is the home accessible for everyone's needs now and into the future?

» What are the financial responsibilities of each party?

» Will this arrangement work for everyone involved?

To test out such an option, consider going to live with a family member or them living with you for a couple of months to determine the comfort level of all parties. It's also crucial to consider your current relationship dynamics, life stages, and whether such a move would benefit both you and your family members.

4.3.2 Home Sharing

Home sharing is when two or more unrelated people live in a single dwelling. It has become a popular way to tackle the high cost of housing. Not only can you share expenses and resources, but you can also benefit from the social aspects of having an extra person around to counter the isolation of living alone.

Several online companies offer "how-to" advice and training. Some online companies offer matching services, each with a different approach to finding home sharing matches, such as intergenerational, older adults or single, older adult women. If you're thinking about entering a home sharing arrangement, either as an owner or a tenant, there are several key points to consider:

» Establish house rules. These can include chores, guest permissions, whether pets are allowed, quiet hours, and financial responsibilities.

» Consider drafting a legal agreement to outline the terms between both parties. This is strongly recommended.

» Home sharing arrangements aren't covered by the Landlord and Tenant Act of Ontario, which means some protections and obligations under that law don't apply.

» As a home sharing arrangement is unlikely to involve more space than previous accommodation, downsizing in advance can make the transition smoother.

Intergenerational home sharing is becoming increasingly popular. For example, students may live with older adults who both enjoy more affordable housing and develop satisfying relationships. Young people may provide help with home maintenance or computer use in exchange for reduced rent. Older adults provide "a home away from home" and can mentor young people. Matching services such as SpacesShared can also help alleviate the shortage of available housing for post-secondary students.

The following online resources provide information to help you decide if home sharing is a good option for you:

Sharing Housing Inc.: Provides information to learn about home sharing and build skills through online courses, Q&A sessions and books. https://sharinghousing.com

The Halton HomeShare Toolkit: A free, useful do-it-yourself toolkit to guide you through the steps and considerations of home sharing. https://haltonrentconnect.ca/wp-content/uploads/2019/07/TheHALTONHomeShare_Toolkit_May-2016.pdf

The following online resources offer services for a fee to find a home sharing match:

Aisha Comfortable Coliving: A platform that matches like-minded people of all ages looking for affordable and enjoyable shared accommodation. Phone: 1-647-951-7320; https://ca.nextdoor.com/pages/aisha-comfortable-coliving-ottawa-ontario/

Canada HomeShare: Canada HomeShare is a home-sharing service from HelpAge Canada and Happipad. It helps older adults who want to share their homes with people looking for a place to live, creating arrangements that benefit everyone. https://www.canadahomeshare.com

Happipad: Provides home-sharing services for seniors and newcomers. They work with Canada HomeShare for seniors and with Refugee Housing Canada for newcomers and refugees. Their services are available across Canada, including Ottawa. The platform helps hosts and renters by offering compatibility matching, background and security checks, automated rent collection, and ongoing support. In cities like Ottawa, where there is no active partnership, all services are still available. The only difference is that currently, hosts in Ottawa pay a one-time fee of $100 for each renter they match. https://happipad.com

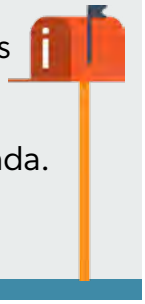
HelpAge Canada: Helps older adult homeowners who want to share their homes and people looking for shared accommodation to find living solutions that work for everyone. For more information, you can email info@helpagecanada.ca or call 613-232-0727 or toll-free at 1-800-648-1111. https://helpagecanada.ca

Senior Women Living Together: A platform where you can learn about shared living, find compatible home-mates and together find suitable rental accommodation. https://swlt.ca

Refugee Housing Canada: A home sharing program that connects refugees with hosts willing to provide safe and affordable housing. Refugee Housing Canada is an initiative brought to you by Happipad in collaboration with leading nonprofit resettlement organizations. https://refugeehousing.ca

Spaces Shared: A service to facilitate intergenerational home sharing targeted to post-secondary students. https://www.spacesshared.ca/home

Sparrow: A platform that matches hosts who have spare bedrooms with people seeking budget-friendly places to live across Canada. Email: hello@sparrowshare.com; https://sparrowshare.com



4.3.3 Co-Ownership

One potential home sharing option for older adults is co-owning a home with one or more people. According to the guide, ***Co-owning a home - Practical information about co-owning a home***, co-ownership housing is a shared living arrangement where two or more people own and live in a home together. Co-owners may share living spaces, such as kitchens and living rooms, or the home may be divided into separate units. Co-ownership may provide the following benefits:

- **Affordability**: People can pool resources to buy a house, and it also provides a way to build equity and the security that comes with owning your home
- **Access to more neighbourhoods:** People have more housing location options within their budget
- **More efficient use of housing stock:** Smaller households can maximize the space available in larger houses and heritage properties
- **Community:** Enables groups of people to voluntarily create a community environment with facilities, indoor and outdoor common spaces and services that meet their needs

There are different ways to co-own a home. For example, you can do it as a group of individuals or by setting up a corporation (which can take different forms). Co-owners either have equal shares of the property and equal decision-making power or have different levels of shares and decision-making power.

Buying a home with other people is a big commitment – both financially and in the ways you will live together. You will be making decisions and sharing responsibilities to care for the property. It is important to establish a Co-ownership Agreement (a legal contract). This agreement will provide clarity about decision-making powers, rights and obligations of co-owners, use of the property, financial and insurance arrangements and home maintenance upkeep. It will also address negligence or misconduct, dispute resolution and entry or exit provisions.



Government of Ontario: Co-owning a home - Practical information about co-owning a home. https://www.ontario.ca/document/co-owning-home

4.3.4 Cohousing

With cohousing, a group of people plan and develop their housing community, typically in a condominium-like setting. It can be a new building or an adaptation of an existing building. Residents own their units, while also sharing and maintaining common spaces such as additional dining and recreational facilities to accommodate residents and private gatherings. They may also have guest suites.

Residents design and manage cohousing themselves and are actively engaged in the decisions that affect their homes and well-being. Cohousing allows for thoughtful design for accessibility and financial, environmental and social sustainability.

This form of living, which has been practiced widely since the 70's in Denmark, focuses on aging well in the community. It has been shown to extend residents' lifespans and quality of life, largely because of the positivity, care, and support that residents lend to one another. This kind of living arrangement is most successful when the buyers are already like-minded people and know that they have common values and goals as they age.

For success, it's important to agree on the following:

- Financial contributions for the purchase, modifications, and maintenance of the property
- Private and shared spaces
- Parking arrangements
- Rules around visitors and guests
- Mutual support and communal time
- Chore division
- Plans for what you will do if someone leaves or is incompatible
- Preferred location

Examples of cohousing in Ottawa include:

Terra Firma: A small cohousing project in the centre of the city with homes for 12 families. Terra Firma | Canadian Cohousing Network. https://cohousing.ca/directory/communities/terra-firma/

Concorde Cohousing: Currently in development. They are working to create a multi-generational community in Ottawa with private units of different sizes on a site near public transit, grocery stores, parks and libraries, and build close relationships between members. Phone: 613-294-4430; Email: info@concordecohousing.ca; https://concordecohousing.ca



4.4 Life Leases

With life-lease housing, the buyer purchases an interest in that property, which gives the buyer the right to occupy a unit for a long period, often for their lifetime, but you do not own the property in the same way as you would a condominium or a house.

Life lease housing is often developed and operated by non-profit or charitable organizations called "sponsors". The buyer pays a lump-sum purchase price to the sponsor who owns the property and then continues to pay property taxes and monthly fees for maintenance.

If the holder passes away, their inheritor gets the life lease interest, but not the right to occupy the unit. The inheritor can benefit from the sale of the life lease, but they cannot automatically move into the home. The inheritor may be able to apply to move into the life lease unit, the decision is up to the sponsor.

People choose life-lease housing for affordability, fewer home maintenance responsibilities, access to social and recreational programs, a sense of belonging within a supportive and caring community, and, in some cases, meal services provided by the operating organization.

Life lease housing is offered under several different models. Each model differs in how the initial purchase price is set and how the occupancy rights may be resold. The five main models are:

» Market Value
» Indexed Price
» Fixed Value
» Declining Balance
» Zero Balance

The terms and conditions of each life lease agreement may vary from one development to another.

If you are considering purchasing a life lease unit, it is strongly recommended that you consult a qualified professional, such as a lawyer or financial advisor, to fully understand your rights and obligations. It is also important to learn how the specific life lease model works and to assess the reputation and financial stability of the organization or company offering it.

For information about life lease housing available in Ottawa, contact a real estate agent. At present, life lease developments can be found in areas such as Bells Corners, Richmond, and Stittsville.



Government of Ontario:
Practical information on Life Leases in Ontario
https://www.ontario.ca/document/life-lease-housing

4.5 Coach Houses

Since 2017, the City of Ottawa has allowed building coach houses as a way to achieve affordable housing and increased density in neighbourhoods where existing services and infrastructure are in place. A coach house is a small accessory apartment located in a freestanding building, detached from the principal dwelling and located on the same lot as the principal dwelling. You may have heard other names for coach houses, such as laneway houses, secondary homes, accessory dwelling units, granny flats or carriage houses.

The following are a few of the guidelines from the City of Ottawa's guide on planning for a coach house:

» An urban lot is eligible for building a coach house if the lot is serviced by municipal water and wastewater.

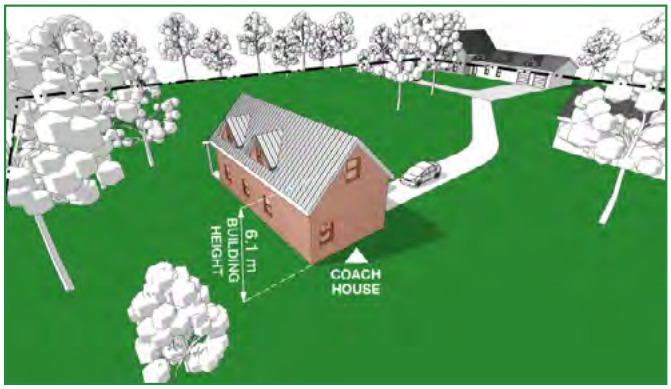
» If the lot is in a rural area, it must be 0.4 hectares (0.99 acres) or larger and be serviced by a private well and septic system.

» The coach house can be no greater than 40% of the main house size and use no more than 40% of the yard space.

» The maximum footprint in Ottawa's urban area is 80 square meters. In the rural area, the maximum footprint is 95 square meters.

» The coach house must be located in the rear yard of the principal dwelling. (In rural areas on lots larger than 0.4 hectares, this is not a requirement.)

The City of Ottawa:
How to plan your Coach House in Ottawa. Includes planning considerations and design and development requirements.
https://documents.ottawa.ca/sites/default/files/how_to_coach_en.pdf



4.6 Adult Lifestyle Communities

Another option is to buy, build or rent in an adult lifestyle community (also called a retirement village, active adult community or 55+ community). These communities may include a variety of housing options such as single detached homes, semi-detached bungalows or townhomes, condos, apartments or assisted living units. These communities may also offer amenities such as on-site restaurants and social and active living recreational activities. Some provide optional maintenance services. You may wish to speak with a realtor to find existing adult lifestyle communities with the availability of homes.

5. Residential Living



Residential living includes retirement homes, long-term care homes and residential services homes/domiciliary hostels.

5.1 Retirement Homes

A retirement home is a facility occupied by at least six tenants, primarily aged 65 and older, where landlords offer at least two types of care services. In Ontario, operating a retirement home requires a license from the Retirement Homes Regulatory Authority, which also oversees inspections, investigations, and the enforcement of care and safety standards.

Typically, retirement homes are privately owned and offer private rental suites along with care and services for residents who can live independently but may need some support. Costs vary among retirement homes and depend upon suite type, meals, activities and required services. Residents furnish their own apartments.

You do not need a referral to apply to live in a retirement home. You can contact retirement homes directly to learn about their services, availability, costs, and admission requirements, and determine whether the home is a good fit for your needs. Some retirement homes offer temporary stays for older individuals transitioning from hospitals, recuperating, or when their primary caregiver is temporarily unavailable. Note that there may be waiting lists.

Senior Living Advisors provide personalized guidance to older adults and their families who are exploring retirement living. These organizations help individuals assess their needs, preferences, budget, location, and desired level of support, then identify suitable housing and care options, arrange tours, explain services and costs, and assist with the transition process. Their expertise can save families significant time and reduce the stress of navigating what is often a complex and emotional decision. These services are normally offered at no direct cost to the client.

The Advocacy Centre for the Elderly (ACE) provides answers to common questions regarding your legal rights and obligations as a resident in a retirement home. If you are unsure after visiting a retirement home, you may request a short stay to experience the home's activities and services to help you make the best decision.

There are many important factors to consider when researching a home. The Retirement Homes Regulatory Authority (RHRA) breaks down the process into four key steps as follows:

Plan: Make a list of the care services you may need now or in future: anything from help with bathing to meal preparation and medical care.

Consider: Retirement homes are spread throughout Ottawa, including urban and suburban areas. Think about the community in which you would like to live, the size and type of building you want to live in, the accommodations you would prefer, and how far family or friends would be able to travel to visit you.

Research: Find out about the safety records and services offered through the RHRA Retirement Home database. Make a note of any questions you would like to ask or use the RHRA's Questions to Ask document.

Tour: Visit your top retirement home options in person - this will give you a better idea of whether the home is the right fit for you. Many offer tours, meetings with staff, or an opportunity to enjoy an activity or a meal. Be sure to inquire about cost breakdowns and services, and bring along your list of questions to make the most of your time.



Retirement Homes Regulatory Authority (RHRA)

RHRA Retirement Home database. https://www.rhra.ca/en/retirement-home-database/

Questions to Ask. https://www.rhra.ca/wp-content/uploads/2020/01/RHRA-Questions-to-Ask-FINAL.pdf

Choosing a home that is right for you. Find licensed retirement homes in Ontario. Phone: 1-855-ASK-RHRA (1-855-275-7472); https://www.rhra.ca/en/im-looking-for-a-home/#1505918122440-d0d0e1c1-e928

Ontario Retirement Communities Association (ORCA): A united voice serving retirement homes in their delivery of quality services and innovation; forging strategic partnerships, providing education, resources and proactive advocacy. https://www.orcaretirement.com

Checklist for a Retirement Home Tour. Prepare for your visit with the Retirement Home. https://www.orcaretirement.com/wp-content/uploads/2013/04/Visit-Checklist.pdf

Ottawa Senior Pride Network: Offers a beneficial checklist that could help you while considering your options. https://ospn-rfao.ca/advocacy

2SLGBTQI+ Long-Term Care and Retirement Home Tour Questions (Inclusive and Affirming Spaces) https://ospn-rfao.ca/wp-content/uploads/2024/07/OSPN_LTCRetirementHomeTourQuestions_2024Jun.pdf

Senior Living Advisors in Ottawa

Visavie
https://visavie.com/en

Tea & Toast
https://teaandtoast.ca

Supporting Seniors
https://supportingseniors.ca





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5.2 Long-Term Care Homes

Long-term care (LTC) homes are publicly-funded and operated by municipalities, not-for-profit organizations and private organizations. Long-term care homes offer health care and services to individuals whose needs cannot be met in their existing home and community, and who require the availability of 24-hour nursing care and supervision, within a secure setting.

Services include assistance with activities of daily living such as eating, dressing, and bathing, 24-hour nursing supervision, occupational therapy, physiotherapy and regular medical care.

The Ministry of Health and Long-Term Care licenses long-term care homes and sets the admission eligibility criteria. These homes receive government funding, but residents pay a co-payment for accommodations. For those who cannot afford the basic room rate, a subsidy may be available through the Long-Term Care Home Rate Reduction Program (see info box).

Applications for long-term care homes are managed by Ontario Health atHome. A Care Coordinator will do a comprehensive assessment to verify eligibility and record medical history accurately. Your Care Coordinator will discuss all options, including residency in a long-term care home.

When choosing a long-term care home, it is advisable to tour potential homes yourself or have a trusted advocate do so on your behalf. You can apply to up to five homes. Wait times for different homes vary widely, and there are likely to be waiting lists. Be advised that you may not get your first choice of facility.

Ministry of Long-Term Care: Long-term care in Ontario | ontario.ca. https://www.ontario.ca/page/long-term-care-ontario

Paying for long-term care | ontario.ca. https://www.ontario.ca/page/paying-long-term-care

Enhanced Rate Reduction - Rate Reduction Summary Guide 2022-23. https://ltchomes.net/LTCHPORTAL/Content/Snippets/11042201-en-Rate-Reduction-Summary-Guide-Oct-2022.pdf

Champlain Healthline: Long-Term-Care Homes Information – Ottawa. https://www.champlainhealthline.ca/libraryContent.aspx?id=22394

Ontario Health atHome: Planning for Long-Term Care - A Practical Guide. https://www.ontariohealthathome.ca/blobohahprod4cd80afe1b/wp-content/uploads/2022/10/OHaH-Long-Term-Care-Placement-Guide-EN.pdf.

Ontario Long-Term Care Association: Their mission is to help create the conditions for excellent and sustainable long-term care in Ontario. https://www.oltca.com/about-us

AdvantAge Ontario: Association of not-for-profit long-term care, housing, and services for seniors. Phone: 905-851-8821; https://www.advantageontario.ca



5.3 Residential Services Homes (Domiciliary Hostels)

Residential services homes, also known as domiciliary hostels, are designed for the long-term housing of vulnerable adults who need some supervision and support to maintain their independent living. Residents are typically living with a psychiatric, developmental or physical illness and/or disability. The homes aim to provide a living environment that is safe and supportive.

The City of Ottawa offers financial assistance for residents with low income to afford their stay in these homes. Eligibility is based on admission and financial assessments. Couples applying for assistance are evaluated as individual applicants, regardless of their living arrangements together.



To apply for a subsidy in a Residential Services Home, you must complete an application form. The City assesses your application to determine eligibility for financial assistance. Eligible applicants will meet with a Residential Services Homes Worker to review income, assets, and health needs. If an applicant doesn't qualify for a subsidy, the City will clearly explain the decision.

Services vary from site to site but typically include:

- Furnished rooms, often shared with others
- 24-hour urgent response systems
- Medication management
- Meals and snacks
- Housekeeping and laundry services
- Social and recreational activities
- Access to services both within the facility and in the wider community

City of Ottawa: Residential Services Homes (Domiciliary Hostels). https://ottawa.ca/en/family-and-social-services/housing-and-homelessness/residential-services-homes?page=3008326



6. Aging Well in a Supporting Community



There are many options and considerations when it comes to housing decisions. This section discusses home care and community-support services, modifying your home for comfort and accessibility, legal and financial considerations, home safety and technology to support aging-in-place.

6.1 Home and Community Care

Most older adults wish to stay in their homes as long as possible. Ontario Health atHome can help you age in place in your home. Home and community care services are available for persons with chronic conditions, those who require palliative care or post-acute care at home or those with disabilities who require care over a longer period to remain safe at home.

Depending upon your needs, **home care services** can include:

- » health care professionals
- » personal support services
- » homemaking services
- » family-managed care/self-directed care
- » end-of-life care at home

Many organizations provide **community care services** for older adults who may need support to continue living independently at home. Examples of the types of services in your community include:

- » meal or transportation services
- » caregiver support
- » respite care
- » Indigenous-specific services
- » residential hospices
- » exercise and falls-prevention classes
- » assisted living services

If you qualify, the Ontario government pays for home care. You may also be eligible for community support services, which can have a client co-payment. Your healthcare provider will let you know if you are eligible. You can also pay for your care through private companies.

Key agencies are listed in the info box. More details about how to access Home and Community Care, and examples of services, can be found in *Appendix 1: Home and Community Care Resources.*

Ontario Health atHome: https://ontariohealthathome.ca/getting-started

Champlain Healthline: Lists available services within the Champlain region. https://champlainhealthline.ca

Coalition of Community Health and Resource Centres of Ottawa: Find your CHRC: Locate your local Community Health and Resource Centre. https://coalitionottawa.ca/map

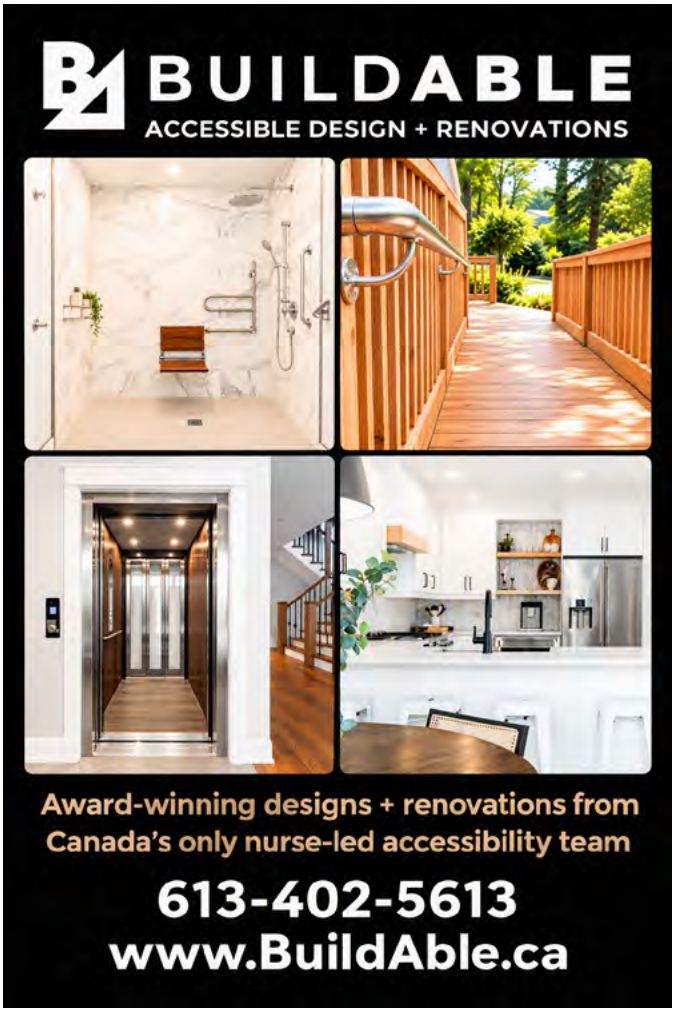




6.2 Home Safety

Aging safely in your home may be possible for you. This section explores ways to make your home safer, including how to prevent falls, ideas for how to modify your home for comfort and accessibility, taking advantage of technology to support aging in place and emergency preparedness.

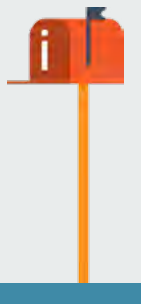
Home safety also includes the prevention of elder abuse, which can occur within the home. More information can be found in *Appendix 10: Elder Abuse.*



The Government of Canada's ***Safe Living Guide - A Guide to Home Safety for Seniors*** offers great information to help you stay safe in your home. The following is an excerpt from the guide:

> By taking some simple measures, you can considerably reduce your chances of being injured at home. It's a matter of knowing what the potential hazards are, taking precautions and making adjustments. These changes can make a big difference!
>
> This Guide provides advice on how to prevent injuries by keeping your home, yourself and your environment as safe as you can. Checklists allow you to verify and increase the safety of your surroundings and lifestyle, and real-life stories testify to the value of adapting. This Guide addresses:
>
> » Keeping your home safe outside and inside (see checklists)
> » Keeping yourself healthy and active through nutrition and physical activity
> » Keeping track of your medicine
> » Keeping safe with safety aids
> » Keeping safe through adapting your home

Government of Canada: Safe Living Guide-A Guide to Home Safety for Seniors. https://www.canada.ca/en/public-health/services/publications/healthy-living/safe-living-guide-a-guide-home-safety-seniors.html



6.2.1 Prevent Falls

Modifying your home to prevent falls is a priority for older adults. Falls are the leading cause of injury among older adults in Canada. Over 80% percent of all falls that cause hospitalization happen at home.

You can prevent falls by making adjustments to your home and lifestyle, and by making sure you eat well, stay fit, wear supportive footwear, and use whatever devices will support your daily life while keeping you safe.

The Staying Independent Checklist is a self-screening tool. You can complete this tool to assess your risk of having a fall. You may wish to discuss your results with your healthcare provider.

Information on preventing falls in your home:

Champlain Healthline: Falls prevention https://www.champlainhealthline.ca/libraryContent.aspx?id=20585

Ottawa Public Health:

You CAN prevent falls. https://media-004-ca.cdn.govstack.com/ottawapublichealth-ca/media/pp4kzvm3/you_can_prevent_falls_en.pdf

Staying Independent Checklist. https://www.ottawapublichealth.ca/media/0dlfjtmt/secured-accessible-staying-independent-checklist-fpm-logo-sept2023-final-ua.pdf

Canada Safety Council: How to prevent falls in the home - Senior safety. https://canadasafetycouncil.org/how-to-prevent-falls-in-the-home

CMHC: Preventing falls on stairs - Reduce your risk of injuries at home. https://www.fnnboa.ca/preventing-falls-on-stairs-reduce-your-risk-of-injuries-at-home



6.2.2 Modify Your Home for Comfort and Accessibility

Modifying your current home to create an appropriate, comfortable and safe living environment can help you maintain your independence and stay in the home you love. As we age, we may experience health challenges, less mobility and flexibility, impaired vision, hearing or cognition, or lower energy levels. These changes may lead us to consider modifying our homes to remain independent as long as possible. Modifications that modernize and freshen up your living space may also help maintain or increase the value of your home. You may also wish to renovate your home to accommodate a home sharing arrangement.

The first step is to create a plan. Assess your home and look for problem areas like tripping

Staying Independent

Falls are the main reason why older people lose their independence.







Are you at risk? Check each statement that is true for you.

Check your risk of falling	Actions to staying independent
☐ (2) I have fallen in the last 6 months	Learn more on how to reduce your fall risk, as people who have fallen are more likely to fall again.
☐ (2) I use or have been advised to use a cane or walker to get around safely.	Talk with a physiotherapist about the most appropriate walking aid for your needs.
☐ (1) Sometimes, I feel unsteady when I am walking.	Exercise to build up your strength and improve your balance, as this is shown to reduce the risk for falls.
☐ (1) I steady myself by holding onto furniture when walking at home.	Incorporate daily balance exercises and reduce home hazards that might cause a trip or slip.
☐ (1) I am worried about falling.	Knowing how to prevent a fall can reduce fear and promote active living.
☐ (1) I need to push with my hands to stand up from a chair.	Strengthening your muscles can reduce your risk of falling and being injured.
☐ (1) I have some trouble stepping up onto a curb.	Daily exercise can help improve your strength and balance.
☐ (1) I often have to rush to the toilet.	Talk with your primary healthcare professional or incontinence specialist about solutions to decrease the need to rush to the toilet.
☐ (1) I have lost some feeling in my feet.	Talk with your primary healthcare professional or podiatrist, as numbness in the feet can cause stumbles and falls.
☐ (1) I take medicine that sometimes makes me feel light-headed or more tired than usual.	Talk with your primary healthcare professional or pharmacist about medication side effects that may increase the risk of falls.
☐ (1) I take medicine to help me sleep or improve my mood.	Talk with your primary healthcare professional or pharmacist about safer alternatives for a good night's sleep.
☐ (1) I often feel sad or depressed.	Talk with your primary healthcare professional about symptoms of depression and help with finding positive solutions.

TOTAL	Add up the number of points in parentheses beside each checkbox you checked. If you scored 4 points or more, you may be at risk for falling. Discuss this brochure with your primary healthcare professional to find ways to reduce your risk.

For more information, please visit:

- Parachute
- Ottawa Public Health – Falls Prevention

FALL PREVENTION MONTH
WE ALL HAVE A ROLE TO PLAY

Ottawa | Public Health
Santé publique

This brochure was developed by the Ottawa Model for Implementing Fall Services Research Consortium. Ottawa Model for Implementing Fall Services for Older Adults: Translating Research Evidence to Practice (2017). Adapted with permission. All rights reserved.

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Thoughtful design. Exceptional craftsmanship. Built around you.

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www.renos4life.ca

or slipping hazards and areas that are hard to access or maintain. Consider having a safety audit done of your home to get an idea of some of the issues present. You could also consider getting a professional home assessment from a contractor who specializes in aging in place renovations. They will prepare recommendations for accessibility, fall prevention and home safety.

Renovations that incorporate the principles of "Universal Design" create a living environment that can be used by anyone regardless of age or ability. A universally designed home extends a person's ability to live there longer and is marketable to a larger group, including those with accessibility needs and those without. Many universally designed options are beautiful, and many features have no or low costs.

Research has shown that the locations most commonly associated with falls among older adults are: (1) bathrooms, (2) stairs and steps, (3) hallways, (4) bedrooms, (5) kitchen, (6) common areas, and (7) outdoor areas. Inappropriate footwear is also a significant contributor to falls.

Potential tripping hazards must be identified, eliminated or mitigated. Though most seniors currently live in their home of choice, tripping hazards are still a major factor in their health. Seniors and their concerned adult children need to conduct a thorough review of the interior and exterior of their domicile to identify, eliminate or mitigate all situations that could cause a fall and, possibly, hospitalization.

Below are a few no-cost or low-cost ideas that are easily implemented. Many more ideas, suggestions, and tips are further described in *Appendix 4: Home Modification Ideas and Resources.*

- Enhance proper lighting in all rooms by purchasing and installing timers that turn lamps on and off at the desired time.
- In areas where outlets are not available, purchase battery-operated motion sensor lights that turn on when you get close.
- Install rechargeable nightlights in case of power outages.
- Remove/store away all trip hazards like extension or phone cords, pet water and food dishes, laundry, footwear, etc.
- Remove excess furniture and create clear pathways to, and inside, the main rooms.
- Remove area rugs or install anti-slip strips.
- Lower the temperature of the water heater to at least 120° Fahrenheit or 48° Celsius. Note: 100° F or 38° C is safer for bathing as older adults can have more fragile skin.
- Reorganize cupboard contents so regularly used items are within close reach.
- Ensure exterior pathways are level and obstruction-free (tools, bushes, etc.).
- Maintain proper exterior lighting with motion-sensor lights and exterior solar lights.



Senior Home Safety Specialists:
Home safety assessment of the exterior and the interior (room-by-room) to identify potentially dangerous tripping hazards that put seniors' health at risk.

Ageing Safely in the Home of YOUR Choice. https://www.jeanfrancoispinsonnault.com/my-book

Jean-Francois Pinsonnault
https://www.jeanfrancoispinsonnault.com/consulting

Warren Bailie
https://thetasketeers.ca





6.2.3 Technology to Support Aging in Place

Technology offers innovative solutions to enhance safety in your home and to connect with others. Understanding and using these tools can significantly improve your quality of life and peace of mind.

Many technology products that use artificial intelligence (AI) are readily available. Voice-controlled digital assistants or smart speakers such as Google Assistant, Alexa or Siri make it convenient to manage smart home devices.

Home automation uses technology to control and monitor different devices and systems within a home. This can be done remotely through smartphones or tablets, or voice commands using smart speakers. You can create personalized settings and schedules for your devices. Examples of home automation include lighting and thermostat control, security and surveillance, home appliance safety and smoke and gas detector alerts.

Voice-controlled smart homes also allow you to create and manage daily routines, such as setting reminders, scheduling appointments and making shopping lists. They can provide reminders for tasks like taking medication, paying bills or picking up groceries.

Purchasing smart devices, voice assistants, and potential installation services can be costly. Homeowners should carefully consider their budget and evaluate the cost-benefit of investing in voice-controlled technology. While the convenience and benefits may outweigh the initial costs, it is essential to plan accordingly.

Age-Tech: According to the book *Supportive Smart Homes – Their Role in Aging-in-place* (Knoefel et al., 2024) , sensor technologies, often labelled AgeTech, can benefit older adults' quality of life and support them to age well in the right place. Supportive smart homes (SSH) should be able to monitor the health and well-being of the inhabitants and then alert someone if things are out of the ordinary. Technology can also help care partners by providing safety alerts, which could reduce workload and provide peace of mind to care partners.

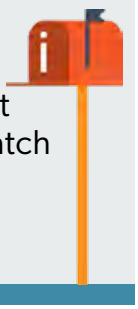
Personal Emergency Response Systems (PERS): Equip yourself with a PERS device, which can be a lifesaver in emergencies. These wearable devices allow you to alert emergency services with the press of a button, offering peace of mind for you and your loved ones.

Information about PERS and companies that sell PERS products:

A Full Guide to Personal Emergency Response Systems (PERS) https://alwaysbestcarecanada.ca/resources/personal-emergency-response-system-pers/

Lifeline: Products include a variety of mobile medical alert systems, smartwatch, and an automated medication dispenser. https://www.lifeline.ca/en

At-Home - Red Dot Personal Alert Solutions (Ottawa-based): Includes wearable alert buttons, At Home systems, RDA Pace smartwatch and GPS Smartsole. https://reddotalerts.ca/at-home



Internet Security: Familiarize yourself with basic internet safety practices. Use strong, unique passwords and be aware of current online scams to protect your personal information from theft and misuse. Purchase and install anti-virus software on your computer.

Technology Training: All older adults can access free technology training and support. Connected Canadians use a customized, person-centred approach to learning. Volunteers with a high comfort level in technology are paired with senior clients. The service includes:

- An initial needs assessment to identify the main gaps and goals. After this, a client support specialist will work with the client to meet their short and long-term technology learning goals.
- Customized one-on-one training sessions to address clients' various technology challenges. Sessions are normally about 60 minutes in length.
- Examples of topics covered include online banking and e-commerce activities, setting up and using email, how to video chat (e.g. FaceTime / Zoom), communicating by text using your phone, Facebook / YouTube basics, and how the Internet can help you carry out some of your daily tasks.
- Instructor-led workshops
- A variety of online resources



Connected Canadians:
Email: info@connectedcanadians.ca;
https://www.connectedcanadians.ca/

Other Telephone Support Services:

2-1-1 Ontario: Free, confidential 24/7 service that quickly and confidentially connects people to the social and community supports they need.
Call 2-1-1 or toll free: 1-877-330-3213
Live Chat: available Monday to Friday from 7am - 9pm
Text 2-1-1: available 24 hours a day, 7 days a week
Email is monitored Monday to Friday from 7am to 9pm at gethelp@211ontario.ca
https://211ontario.ca/chat

3-1-1: Connects you to non-emergency City of Ottawa municipal services, programs and information. Phone: 3-1-1. Online. https://ottawa.ca/en/3-1-1

Health 8-1-1: Connect with a registered nurse day or night for free, secure and confidential advice.
Call 8-1-1 (TTY: 1-866-797-0007). https://health811.ontario.ca/static/guest/home.
Live Chat: Send an instant message and receive back health information and advice on a broad range of topics.
https://health811.ontario.ca/static/guest/chat-online

9-1-1: Responds to life or property-threatening emergencies

9-8-8: Suicide Crisis Helpline

Mental Health Crisis Line: 613-238-3311

A Friendly Voice: Free, confidential "warm line" for older adults, a welcoming space where you can freely connect with a caring individual without expectations or judgment. Call toll-free at 1-855-892-9992 or visit https://afriendlyvoice.ca.

Seniors Centre Without Walls:
Free phone-based daily programming is provided for the Ottawa region by The Good Companions Seniors Centre. Join in on health and wellness seminars, educational lectures, brain-stimulating activities, listen to live musical entertainment, join in on general conversations, and make new and meaningful friendships.
Call: 613-236-0428
https://thegoodcompanions.ca/programs-services/seniors-centre-without-walls/



6.2.4 Emergency Preparedness

You can become more resilient in extreme weather conditions if you know what to expect, how to prepare and where to find emergency information. It may take emergency workers some time to reach you, so you should be prepared to take care of yourself, your family and your pets for at least 72 hours. Learn how easy it is to become better prepared.

The Ontario Seniors: How to be prepared for an emergency website can help you create your household emergency plan. The Government of Canada's Emergency Preparedness Guide also recommends that you work with your neighbours to create a neighbourhood safety plan to identify people who may need extra help during an emergency.



The City of Ottawa outlines seven steps to emergency preparedness:

Step 1:

Create an emergency communications plan that includes important email addresses, telephone numbers and out-of-town contacts.

Step 2:

Establish a meeting place away from your home and arrange for places to stay for you and your pets if you are evacuated.

Step 3:

Assemble an emergency kit containing supplies for 72 hours for your family's well-being. Examples of supplies include:

- Food and water, as regular sources of food and water, can be interrupted
- Important family documents, to help protect your identity and ensure you and your family get the help you need in an emergency
- Specific or special items, to help ensure everyone's unique needs are provided for in the event of an emergency
- Other items include things for your pet(s), first-aid supplies, emergency car kits, etc.

Step 4:

Learn about your community emergency plans, arrangements, and authorities.

Step 5:

Learn about the emergency plan of your children/grandchildren's school or day-care.

Step 6:

Learn basic first-aid techniques and CPR.

Step 7:

Know how and when to evacuate if you live in a high-rise building. Know the evacuation plan for your building and what to do in the event of an alarm.

If your home floods due to climate-related circumstances, you can apply for the City of Ottawa Residential Protective Plumbing Program for rebates to install new protective plumbing devices. Tenants and homeowners who have been affected by basement flooding due to sewer surcharging may also be eligible for the Compassionate Grant Program.

Additional resources can be found in *Appendix 9: Emergency Preparedness Resources.*

Council on Aging of Ottawa: Smart Aging Emergency Preparedness Workshop. https://coaottawa.ca/smart-aging/smart-aging-workshops/taking-charge-of-your-emergency-preparedness/. Call 613-789-3577 or email coa@coaottawa.ca for information on upcoming workshops or to request one in your community.

City of Ottawa: Emergency Preparedness. https://ottawa.ca/en/health-and-public-safety/emergency-preparedness

For more information on City programs and services, visit ottawa.ca, call 3-1-1 (TTY: 613-580-2401) or 613-580-2400 to use the Canada Video Relay Service. You can also connect through Facebook, Bluesky, X and Instagram.

Emergency Management Ontario: Ontario Seniors: How to be prepared for an emergency https://www.publications.gov.on.ca/store/20170501121/Free_Download_Files/301304.pdf

Government of Canada: Get Prepared: Your Emergency Preparedness Guide. https://www.getprepared.gc.ca/cnt/rsrcs/pblctns/yprprdnssgd/index-eng.aspx#s1

Canadian Red Cross: Emergency Preparedness for Older Adults - Canadian Red Cross https://www.redcross.ca/how-we-help/emergencies-and-disasters-in-canada/be-ready-emergency-preparedness-and-recovery/emergency-preparedness-for-older-adults



Are you ready for an emergency?

Emergencies such as extreme weather and power outages can happen anytime; when they do, our strongest resource is each other.

Start with a conversation now to help you stay safe and supported. Talk with family, friends, neighbours, or community members about how you could connect during an emergency.

Consider:

- Who could check in on you?
- Who could help with food, medications, or transportation?
- How would you stay connected if phones or the internet weren't working?

Strengthen your support network by:

- Sharing contact information with people you trust.
- Making a plan with family, friends, and neighbours.
- Joining a local group, club, or community activity, or even an emergency preparedness workshop.

Our Strongest Resource is Each Other

Ottawa Public Health / Santé publique

ottawa.ca·3-1-1
VRS • SRV 613-580-2400
TTY • ATS 613-580-2401

Emergency Management / Gestion des mesures d'urgence

OttawaPublicHealth.ca

Ottawa.ca/AreYouReady

6.3 Legal Supports

As part of the many housing options for older adults, you may decide to become a tenant, or you may decide to remain in your home and offer a separate unit for rent, such as a basement apartment. This section provides information on the legal aspects of being a landlord or tenant.

In Ontario, the relationship between landlords and tenants is governed by the Residential Tenancies Act (RTA), a law that gives landlords and tenants specific rights and responsibilities. It provides rules for increasing the rent, evicting a tenant, maintaining the property, etc. The RTA applies if you are renting in a condominium, apartment or rooming house, in a retirement home or a permanent assisted living facility, or in subsidized housing. It should be noted that in the case of a retirement home, the RTA applies only to the lease portion of the monthly costs, not to the services provided. The RTA does not apply if the tenant and landlord are sharing a kitchen or bathroom, or to long-term care facilities.

Your rights and responsibilities as a landlord or tenant, as well as a list of organizations that can provide services and advice about the RTA, are presented in ***Appendix 5: Rights and Responsibilities as Landlord and Tenant.***

Ontario E-Laws: Residential Tenancies Act. https://www.ontario.ca/laws/statute/06r17



6.4 Financial Supports

Older adults may face important decisions that involve financial considerations with housing as their health or living situation evolves. It is important to fully understand the cost of different housing options before making decisions about whether to stay in your current home or to move. The *Housing Cost Assessment Tool* in Section 2 is intended to help you compare the costs of living in your current home with other housing options you may be considering.

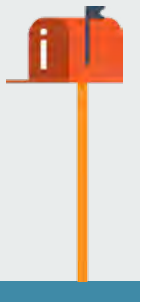
You may also wish to use the Government of Canada Budget Planner. This electronic tool allows you to enter your data online, personalize it to meet your needs, save your budget online and continue later via a unique link, download a spreadsheet and get tips, guidelines and alerts.

For older adults who need financial assistance to allow them to stay in their homes, *Appendix 2: Financial Resources* provides information on tax relief programs, energy assistance and other financial supports through the City of Ottawa, Government of Ontario and other resources.

City of Ottawa: Services and supports for older adults: snow clearing, financial supports, home support services, and health services. https://ottawa.ca/en/family-and-social-services/older-adults?page=3043102

Government of Canada: Budget Planner. https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner

Government of Ontario: Money and finances. Includes a section on tax credits and financial help. https://www.ontario.ca/document/guide-programs-and-services-seniors/money-and-finances#section-3



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Affordability

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Make your home more comfortable.

All for free.

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To find out if you qualify, visit

envirocentreaffordability.ca



FREE insulation,
FREE draft proofing and a
FREE smart thermostat

Whether you rent or own, you could qualify for free home upgrades if you're an Enbridge Gas customer and your household income qualifies, or you receive assistance from a government program.

See if you qualify:
enbridgegas.com/winterproofing
1-877-580-2582 x 1
conserve@envirocentre.ca

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National Association of Federal Retirees
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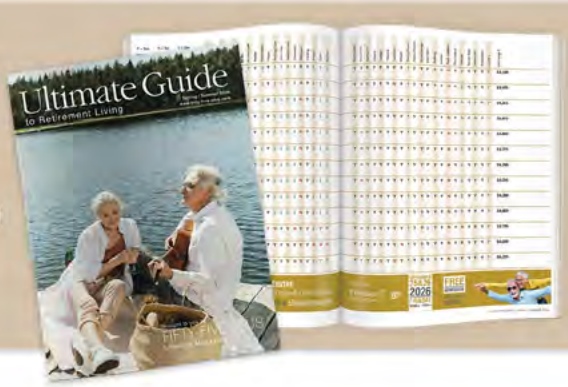
55plusshow.com

Ultimate Guide

to Retirement Living

Whether you're planning your next chapter, helping a loved one or simply exploring your options, this guide is filled with trusted local resources, expert advice and valuable information to help you make informed decisions.



CMG COYLE media group

www.fifty-five-plus.com | info@coylemediagroup.com
67 Neil Avenue, Stittsville ON K2S 1B9 | 613-271-8903

7. Conclusion



After reading the *Housing Guide for Older Adults in Ottawa*, we trust that you have found new ideas, insights, information and resources to help you find the right housing option, now and into the future.

The Guide presented information about owning and renting a home, innovative housing options and residential living, as well as supports and resources to help you live comfortably in your home for as long as possible. Ideally, you have compared options, discussed them with family, friends and experts and made some decisions about whether to stay in your current home or go to a more appropriate, affordable, accessible and available home.

As the housing landscape is changing rapidly in Ottawa, older adults need to be advocates for excellent housing options. ***Appendix 11: Advocating for Improvements in Age-Friendly Housing*** provides information about the COA's role in advocacy and ideas for how you can get started on the Advocacy Steps of Engagement.

For those who want to explore housing options further, the Council on Aging of Ottawa offers Smart Aging courses that delve deeper into many of the topics covered in this Guide.

Appendices

For those seeking additional information, the appendices offer a wide range of resources related to each topic discussed. From practical tools and support services to trusted organizations and educational materials, these resources can help you continue your research and find the information most relevant to your situation. The appendices is a separate document and should have been included with a print copy of the Guide. If you downloaded the Guide, be sure to download the Appendices as well.



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The Council on Aging of Ottawa

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