

Housing Definitions:

ADULT LIFESTYLE APARTMENTS

Independent Living

- Buildings that are privately owned by an individual or company
- Rents are at market rates and a lease is generally required.
- Some offer amenities such as social/recreational areas, workshops, swimming pools, etc.
- Rents usually include heat but electricity, parking, cable and phone are extra
- There are no activities or support services unless mentioned under “supports”
- These apartments generally allow ages 18+ with 20% or more of the building occupied by seniors
- Typically no application or waitlist involved

NON-PROFIT HOUSING

Independent Living

- Accommodations owned and operated by non-profit societies with some level of government subsidy
- Rents are lower than market value and are income tested
- Some listings are exclusive to seniors, others provide housing to any age group
- Most suites are self-contained studio or one-bedroom
- Some buildings have residency requirements
- Application process and waitlist typically involved

SUBSIDIZED SENIOR CITIZEN APARTMENTS

Independent Living

- Non-profit independent housing specifically for seniors
- Suites are completely self-contained studio or one-bedroom. There are very few two-bedrooms and they are reserved for couples. Studio suites rent at a discount
- **Eligibility Requirements** – Most seniors housing is for ages 65+. Some management groups have made exceptions by accepting application from 65+ first then 60 – 64, some are 60+ while others are 65+, then 50- 64. You will find the age requirements in each listing. Residency requirements can also vary. Under the Social Housing Accommodations Regulation it states an individual must be a Canadian citizen or an individual lawfully admitted into Canada for permanent residence, refugees sponsored by the Government of Canada, or individuals who have applied for refugee or immigration status and for whom private sponsorship has broken down, and meet the residency requirements prescribed by the management body.
- **Point System** – a needs assessment is part of the interviewing process. Questions asked will be your income, what you are paying for rent now, reasons for moving and if your present accommodation is filling your needs. There could also be a ceiling on the amount of assets

- **Rents** – Rents are calculated at 30% of the applicant's gross income (line 150 of your income tax). For couples both incomes are taken into account. Extra costs would be electricity, cable, parking and phone.
- Application process and waitlist typically involved. Be sure to keep in contact with the buildings you have applied to and inform them when you have found housing.

CONDO OR LIFE LEASE

Independent Living

- A **CONDO** is a form of property ownership where the purchaser buys a suite, which includes a share in the common property of the condominium. Owners are responsible for the upkeep of their own suite plus monthly condo fees for the upkeep of the common property.
- A **LIFE LEASE** is a contract between a resident and an organization which grants the resident the right to occupy a unit for the balance of his/her life. On entering a life lease an individual pays part or all of the market value of the unit and agree to pay a monthly fee. The monthly fee is calculated based on ongoing costs such as maintenance plus the amount of the original cash contribution. The higher the initial payment the lower the monthly payments
- A Buyback policy exists for all **Life Leases**. This means the organization will buy a unit back from an owner minus a fee for refurbishing and resale. Buyback provisions vary greatly and need to be looked at carefully before entering an agreement.
- Amenities and services vary greatly. Some developments provide wellness centres, optional meal service and activities. Others target mature adults who wish to share a safe, secure building with others of a similar age and lifestyle.
- In both **Condo** and **Life Lease** residencies rules and regulations regarding the outside of the unit or common area are often stringent.
- The age to be eligible for purchase/life lease may be 50 years of age or greater depending on the development.
- **For more information on condominium legislation contact:**
Alberta Government Services – Consumer Information Division
Toll Free 1-877-427-4088
Website: www.gov.ab.ca/gs

SUBSIDIZED SUPPORTIVE LIVING LODGE PROGRAM

Supportive Living

- Supportive living provided by a non-profit association across Alberta. In Calgary MCF Housing for Seniors (Metropolitan Calgary Foundation) operates the subsidized lodge program.
- Eligibility is 65 years of age and over. For couples one partner must be over 65 and the other over 60.
- Must be a resident of Canada for 10 consecutive years.
- An applicant must be able to manage their own self-care including dressing, taking medication and getting to meals without assistance. Some home care support is acceptable.

- Rooms are private and can be semi-furnished if required. Some lodges still have shared bathing facilities.
- Services include meals, housekeeping, clean linens and 24-hour non-medical personnel.
- Organized activities and outings are provided.
- Rents are calculated at a percentage of an individual's gross income (line 150 of your income tax return). For couples both incomes are taken into account. Extra costs are cable, parking and phone.
- Short Stays (respite) may be available to individuals who meet the lodge requirements. An interview is necessary.
- **Applications are made directly to:**
MCF Housing for Seniors
Lodge Placement Manager
Suite 804, Centre 70
7015 Macleod Trail South
Calgary, AB. T2H 2K6
Ph: 403-276-5541
Fax: 403-276-9152

PRIVATE SUPPORTIVE LIVING

Supportive to Assisted Living

- Privately funded and operated facilities. (a subsidy is not available)
- Studio, 1 bedroom and in some facilities 2 bedroom apartment style suites are available.
- Most suites have a modified kitchen. (cupboards, sink, microwave, bar fridge)
- Basic services offered are: meals, snacks, housekeeping, linen service, social activities and bus service for appointments. Few facilities offer an option of meals.
- Additional care packages are offered at some residences, while others suggest that a resident or family member arrange for Home Care or a private home care provider to assist with personal care needs.
- Each facility offers a variety of social areas such as libraries, activity rooms, family dining room and movie theatres.
- Costs can range from \$1295/mon. to \$5995/mon. depending on the retirement residence, the suite size and the services chosen.

NON-PROFIT ASSISTED LIVING

- A facility (Peter Coyle Place) which offers unique and supportive housing for seniors (55+) who have exhausted all other housing options or have not been able to access typical seniors housing in Calgary.
- Residents are expected to manage their own self-care including dressing, taking medications and getting to meals without assistance. Some home care support is acceptable.
- Rents are \$800/mon for an individual 65 years of age and older. \$675 for ages 55 to 65. Reduced rent for dormitory living.

- Services include meals, housekeeping, clean linens and 24-hour non-medical personnel.
- Organized activities are provided.

ALBERTA HEALTH SERVICES PERSONAL CARE HOMES

Supportive to Assisted Living

- These homes operate as contractors for Alberta Health Services
- Privately operated residences that have been built or renovated to provide a home-like atmosphere for adults.
- For individuals who may have care support needs resulting from mental illness, brain injury, dementia, physical disability or a combination of these conditions.
- Services offered are: meals, snacks, housekeeping, 24-hour staffing.
- Residents pay room and board; Alberta Health Services pays for support services.
- **To access this program or for more information contact Continuing Care Access at 403- 943-1920**

DESIGNATED ASSISTED LIVING

Assisted Living

- Private Assisted Living Residences or Designated facilities that have a contractual agreement with Alberta Health Services to provide room, board and some support services.
- This program is for an individual who may require 24-hour personal care support, occasional and scheduled professional care, can no longer live in their home even with support services and would benefit from living in a group setting.
- Services offered are: 24-hour personal care to help with bathing, meals and dressing, 24-hour access to an on-call registered nurse and a Home Care nurse to manage their plan if the client is receiving care on an ongoing basis.
- Alberta Health Services covers the cost of the support services. The resident is responsible for the room and board charge plus personal expenses such as laundry and medications. Room and board includes: meals, snacks, housekeeping, linen service and social activities.
- To qualify an assessment is needed. For more information on how to qualify call Alberta Health Services – Community Care Access @ 403-943-1920. Residency requirements apply to this program.

CARE CENTRES

Long Term Care

- Also known as nursing homes or long-term care centres.
- Provides housing and health care for those whose care exceeds the amount of support available in the community or in other types of housing due to chronic illness or other medical conditions.
- Services offered are: 24-hour nursing and personal care, physio, occupational and recreational therapy, social services and pastoral counseling, pharmacy services and oxygen therapy.

- Rates include a semi-private or private room with a private or shared bath, all meals and snacks, personal care, nursing, medication supervision and social activities. Costs are \$54.25 per day for a private room and \$47 per day for a semi-private room.
- Some care centres have specialized services such as rehabilitation, palliative care, stroke recovery or dementia care.
- To qualify for this program an assessment is needed. For more information call Alberta Health Services – Community Care Access @ 403-943-1920. Residency requirements apply to this program.