

Planning for Tomorrow:

Choosing a Place
to Live as a Senior

Detailed Version



IMPORTANT NOTICE

This guide contains general information about the law in Quebec.
For specific advice on your situation, contact a legal professional.

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Contents of this Guide

Most people hope to have the chance to grow old in good health. But who knows what the future holds for us all? As a senior, you may ask yourself where you will live as you get older. Will you be able to stay in your home? Will you need to move?

To make the right decision, it's best to be informed in advance.

In this guide, we share information on the different housing options for seniors in Quebec. Here, you will find information to help you:

- ✓ choose where you want to live,
- ✓ know what will happen if, one day, you are no longer able to decide for yourself,
- ✓ stay in your home longer,
- ✓ understand the various housing options,
- ✓ know what resources you can explore to find out more.

Choosing your Living Environment Well



Your options based on your needs

You want to live in your home as long as possible, but need some help?
Or maybe you are thinking of leaving your home to go live in an environment that is better suited to your needs?

In Quebec, there are three main types of housings for seniors:

- private seniors' residences (RPA),
- intermediate resources (IR),
- long-term care centres (CHSLD) and senior homes (Maisons des aînés).

These meet different needs, which can change over time.

To choose where you want to live, you must assess your functional abilities and the help you need. Below are three critical questions to ask yourself:



Are you able to go about your activities by yourself, or do you need help?



What care do you need, and how often?



What can you afford?



Autonomy means your ability to do things on a daily basis, like getting dressed, preparing your meals or taking your medication without help.

For example:

- An **independent** person can live alone, without any help.
- Someone with **a slight loss of autonomy** may need help for housework or cooking.
- Someone with **a significant loss of autonomy** may need help to wash themselves, get around or take their medication.

Make sure you check if the services needed are provided by the living environment you're considering before making your decision.



The **health care** provided varies from one place to another. To choose a living environment that is best for you, you must determine the care you need, and how often you want to receive the services.

For example, do you require the following:

- Regular nursing care, such as bandages, injections or blood pressure monitoring?
- Physical therapy or ergotherapy services?
- Constant medical supervision?

In some living environments, you need to organize your own care and medical appointments. In others, on-site nursing or medical staff can provide support as needed.



Some housing options are more expensive than others.

Compare the costs of the different housing options that interest you. The price of the services offered at different locations may also vary.

The cost of living in an intermediate resource, a CHSLD or a senior home (Maison des aînés) is based on your income. The cost may be different in private facilities.

As a senior, you may be eligible for financial assistance to help reduce your rent or make your home more accessible.

What if, one day, you are no longer able to decide?

Can you be forced to move?

No one can force you to leave your home if you are able to make your own decisions and understand their implications. You decide where you want to live.

If, because of your state of health, you are unable to decide what is best for you, the court can authorize that you be moved. When someone is no longer able to make decisions on their own for health reasons, they are said to be **incapacitated**.

Before deciding, the court will assess whether the move is necessary for your safety or well-being. Your opinion must be considered, except if your state of health makes it impossible to do so.

Stating your wishes in advance

You can make your wishes known in advance about your health care or housing in case, one day, you are no longer able to make your own decisions.

To do so, you can:

- talk to your loved ones,
- choose someone you trust to make decisions on your behalf if you are no longer able to do so. You need to complete an official document called a **protection mandate**.

If you have not planned for it

If you don't have a protection mandate and can no longer make your own decisions, someone close to you can ask the court to name an individual who will make decisions on your behalf. This is called a **tutorship**.

Your tutor must always consider what is in your best interest and honour your preferences.

Your Housing Options



In this section, we share details about the various housing options. Here, you will find information on:

- services provided,
- costs,
- and eligibility criteria.

Important!

Certain housing options have wait times. These can vary depending on the type of housing and the area where you live in Quebec. Find out in advance to carefully plan your change in living environment.



You can stay in your home

Staying in your home can mean changing locations, for example for something smaller, to be closer to your family or to save money. It can also mean making changes to your home so it is easier to live in if you lose some of your autonomy.

It's for you if...

- You live an independent or semi-independent lifestyle, but you need help with some tasks, like housework, grocery shopping or maintaining your yard.
- You prefer staying in your current environment, with the help of your loved ones or home care services.

Leon



"I have been living in my apartment for many years. I know the area well: the local bakery, the park where I enjoy sitting when the weather is nice, and the grocer who knows me by name. I feel good in my home. I'm not as fit as before, but I still do most things by myself. I only need a little help shoveling the stairs and grocery shopping."

If you need help at home

Various services can help you stay at home as long as possible.

Help at home, at a lower cost	The <u>Financial Assistance Program for Domestic Help Services</u> allows you do receive help at a reduced cost for certain tasks, like housework, cooking or grocery shopping. This program is offered by the health insurance board of Quebec (the Régie de l'assurance maladie du Québec, or RAMQ). You can find their contact information in the <i>Resources</i> section, on pages 21 to 23 of this guide. You can also use the <u>Tax Credit for Home-Support Services for Seniors</u>. To learn more about this tax credit, contact Revenu Québec. You can find their contact information in the <i>Resources</i> section, on pages 21 to 23 of this guide.
At-home support	If you need nursing or medical care, psychosocial services, or physical therapy, you can get at-home support. Contact your CLSC (<u>local community services centre</u>). The staff will assess your needs and help arrange the type of service that is right for you. You can find instructions on how to find the CLSC nearest you in the <i>Resources</i> section, on pages 21 to 23 of this guide.
Help from a caregiver	In some cases, you will need help from a loved one to continue living at home. This person has the right to take time off work (several days a year) in order to help you.
Help for meals	You can get meals delivered directly to your home through <u>meals-on-wheels</u> programs.

If you want to pay less for your home

The Shelter Allowance Program

The **Shelter Allowance Program** can help you pay your rent if you already spend a large part of your income on housing. You can take advantage of this program if you or your spouse are at least 50 years old, whether you own or rent your home. To learn more about this program, contact **Revenu Québec**. You can find their contact information in the *Resources* section at the end of this guide.

Low-rent housing

If you are struggling financially, you can apply for **low-rent housing** (also called “HLM” in French). In this type of housing, the rent amounts to approximately 25% of your income. You must apply to the **housing office** in your area. You can find their contact information in the *Resources* section, on pages 21 to 23 of this guide.

If you need to adapt your home

You can receive money to adapt your home to your needs. The government provides different programs to help you:

- The **Independent living tax credit for seniors** allows you to save money when you purchase equipment to adapt your home. To learn more about this tax credit, contact **Revenu Québec**. You can find their contact information in the *Resources* section, on pages 21 to 23 of this guide.
- The **Residential Adaptation Assistance Program** helps you finance some work in your home, such as installing a ramp, widening your doorways or remodeling your bathroom. For more information on this program, contact the housing corporation of Quebec, known as the **Société d’habitation du Québec (SHQ)**. You can find their contact information in the *Resources* section, on pages 22 to 25 of this guide.

Living in a private seniors' residence (RPA)



It's for you if...

- You live an independent or semi-independent lifestyle, but want to move to a place that provides assisted living, where meals are served or housekeeping services are provided, for example.
- You can afford to pay a rent that includes services. Please note that costs vary based on the residences.

Cristina



"Even though I feel youthful, it's getting more difficult for me to move around. Also, my house has a lot of stairs. Doing the housework is getting harder. I would like to live somewhere where I can get some help, including for housework, cooking, or transportation."

A private seniors' residence is a safe living environment providing services that meet the needs of seniors. These residences are privately owned and operated, but must follow the rules set out by the provincial government. You can rent a room or apartment, and get services such as:

- meals,
- help with bathing, housework, and laundry,
- help with medication,
- transportation and recreational activities.

Even if you live in a private seniors' residence, you are entitled to free at-home health care services. For more information, see the *Staying in your home* section of this guide or contact your CLSC.

How to apply

You must choose your own residence. To get help, you can refer to the **register of private seniors' residences** of the Quebec department of health and social services, known in French as the Ministère de la Santé et des Services sociaux (MSSS). Select a residence based on the area where you live in Quebec and the services provided. You can find the contact information of the MSSS in the *Resources* section, on pages 21 to 23 of this guide.

In some cases, the residence's staff can assess your level of autonomy to know what your needs are. The residence can deny your request if you need services that are not provided.

Once you find a suitable residence, you will need to sign a lease. You then become a tenant, and the residence is your landlord.

Important!

Are you moving to a residence before your current lease ends? You can usually terminate your lease before the planned end date if you are moving to a private seniors' residence in order to receive the care you need. For more information, see our web page on **"Cancelling a Lease Because of Specific Needs"**.

Cost

The residence decides the basic rent and how much you pay for services. These costs are included in the total rent you pay each month.

You can also choose to:

- pay for certain services each time you use them,
- use services outside the residence and pay them yourself.

What is included in the lease

The residence must use the official lease form provided by the housing court of Quebec (Tribunal administratif du logement or TAL, formerly known as the rental board of Quebec). It must also attach a document called "Schedule 6" to the lease specifying:

- the services included in your basic rent, such as heating, Internet, or recreational activities,
- the personal care and assistance services you have chosen and their cost,
- the total amount to be paid each month.

Before signing the lease, the residence must also give you a copy of these documents:

- the building rules,
- the staff code of ethics.

To learn more about signing a lease in a private seniors' residence, see the housing court's web page here: [**Tribunal administratif du logement \(TAL\)**](#). You can also find more information in the *Resources* section, on pages 21 to 23 of this guide.

Important!

The rent stays the same throughout the term of your lease. When the lease ends, the residence can increase the rent, but only if they notify you in writing and meet the deadline to do so. You have one month to refuse the rent increase. If you refuse the increase, the housing court (Tribunal administratif du logement or TAL) will decide the new amount of the rent.

Quality and safety standards

Private seniors' residences must follow rules set by the government. To be approved by the government corporation responsible for health and social services across the province (Santé Québec), a residence must meet quality and safety standards such as:

- a minimum number of qualified staff,
- A fire safety plan,
- systems to call for help in the rental units,
- procedures for emergencies or heatwaves.

Santé Québec can conduct an inspection or an investigation at any time.

To check if a residence is authorized by Santé Québec, or to find out more information, see the *Resources* section, on pages 21 to 23 of this guide.

Good to know

Most private seniors' residences have a "users' committee" and a "residents' committee". These committees can explain your rights, give you information about the available services, listen to your concerns, and help you if you would like to file a complaint.

Living in an intermediate resource (IR)



It's for you if...

- You are experiencing a slight or moderate loss of autonomy.
- Given your situation, you require more support than what is available in a private seniors' residence (RPA).
- You need help with your health care, bathing, or taking medication, for example.

Ayouba



"I have been living with kidney failure for quite a while. Aging has made it more difficult for me to go to the clinic for treatments. I often rely on my daughter to take me there. It bothers me to ask her, because she is already very busy with work and her own family. I would like to move somewhere where I could get the care I need, without always having to ask for help."

Intermediate resources (IR) are for people who can't live on their own, but don't need constant care or supervision. Intermediate resources are mostly privately operated, but are connected to the public health and social services system.

Intermediate resources include rooming houses, supervised apartments, or group home. Several services are provided to help you on a daily basis, including:

- meals,
- help with bathing, housework and doing the laundry,
- transportation and recreational activities,
- help with moving around, getting up, and going to bed,
- medical supervision and support with taking medication.

The staff of the intermediate resource will determine which services you need, and for how long.

Medical care is provided by the CLSC, just like if you were still living at home. Therefore, you have access to services like nursing care and physical therapy, if needed.

How to apply

To apply, you have to be registered under [Quebec's Health Insurance Plan](#). There are different ways to apply, based on your situation:

- If you live at home, contact the [CLSC \(local community services centre\)](#) nearest you.
- If you are in a hospital, talk to your doctor or the medical staff.
- If you are living in a private seniors' residence, talk to a resource person in your residence.

You will be offered housing in an intermediate resource if staying at home or in your private seniors' residence is too difficult or no longer safe. You and your loved ones will be included in this decision, depending on your needs and the availability in nearby intermediate resources.

Important!

Are you moving into an intermediate resource before your current lease ends? Generally, you can cancel your lease before the planned end date. For more information, see our web page on "[Cancelling a Lease Because of Specific Needs](#)".

Cost

The government determines how much you pay depending on your financial situation. The law limits the maximum amount.

You can estimate this amount using an [online calculation tool on the RAMQ website](#). See the *Resources* section, on pages 21 to 23 of this guide.

Important!

Be careful if you are thinking of selling your house at a low price or giving it to your children. If you are considering moving to a public intermediate resource (IR) within the next two years, the government can take this into account. This could increase the amount you must pay each month.

Quality and safety standards

Intermediate resources must meet the quality and safety standards set by the government. For example, they must:

- be safe and accessible, with ramps or wide doors if needed,
- have clean common areas that are suited to residents' needs,
- follow fire safety and hygiene standards.

Santé Québec, the government corporation responsible for health and social services across the province, has a register of intermediate resources and inspects them regularly to ensure the quality of services. For more information, see the *Resources* section, on pages 21 to 23 of this guide.

Good to know

Most intermediate resources have a "users' committee" and a "residents' committee". These committees can explain your rights, give you information about the available services, listen to your concerns, and help you if you would like to file a complaint.

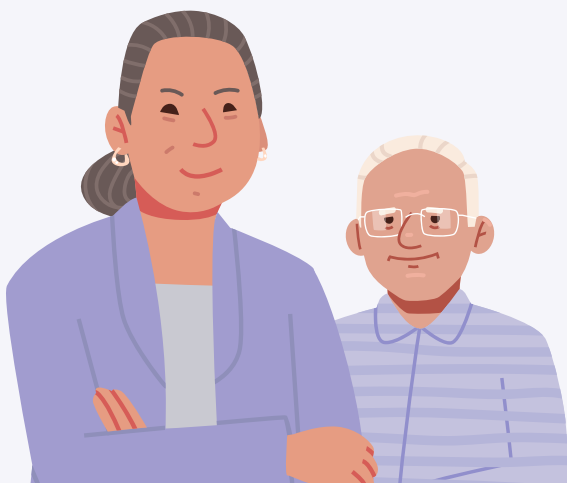
Living in a long-term care centre (CHSLD) or a senior home (Maison des aînés)



It's for you if...

- You have lost a significant amount of autonomy.
- You need constant nursing and medical care.
- You can no longer live by yourself, even with services being provided at home or in an intermediate resource.

Florence and Vincenzo



"My father lives in a seniors' residence, but his health is declining. He is often confused, and his doctor thinks he suffers from advanced Alzheimer's. The residence can no longer meet his needs. I work full-time and can't take care of him at home. Now, I need to find a place where he can get the constant care he needs."

Long-term care centres (CHSLDs) and senior homes (Maisons des aînés) are for people who can no longer live on their own and need specialized care on a daily basis. They provide different types of services, including medical care.

Some CHSLDs and senior homes are part of the public health and social services system, while others are private, but must comply with the rules set out by the government.

How to apply

To apply for a place in a public CHSLD or senior home, contact your local CLSC (**local community services centre**). The CLSC's staff will evaluate you and find a facility that meets your needs. In the case of a private CHSLD or senior home, contact the facility of your choice directly.

Important!

Are you moving into a CHSLD or a senior home before your current lease ends? Generally, you can cancel your lease before the planned end date. For more information, see our web page on "[Cancelling a Lease Because of Specific Needs](#)".

Cost

For public CHSLDs and senior homes, the government decides how much you pay based on your financial situation. It can't be more than the maximum amount set by law. This amount covers the price of your room, meals, medical and nursing care, laundry, and certain personal care products.

You can use the [online calculation tool on the RAMQ website](#). See the *Resources* section, on pages 21 to 23 of this guide.

In the case of private CHSLDs and senior homes, the owners determine how much residents pay.

Important!

Be careful if you are thinking of selling your house at a low price or giving it to your children. If you are considering moving to a CHSLD or a senior home within the next two years, the government can take this into account. This could increase the amount you must pay each month.

Quality and safety standards

All CHSLDs and senior homes must have an authorization by the government corporation responsible for health and social services across the province (Santé Québec) to operate.

Santé Québec conducts regular inspections ensure the quality of services. For more information, see the *Resources* section, on pages 21 to 23 of this guide.

Good to know

Most long-term care centres and senior homes have a “users’ committee” and a “residents’ committee”. These committees can explain your rights, give you information about the available services, listen to your concerns, and help you if you would like to file a complaint.



Summary table

Criteria	Staying in your home	Private seniors' residence (RPA)	Intermediate resource (IR)	Long-term care centre (CHSLD) or senior home (Maison des aînés)
Is it for you?	- You live an independent lifestyle or need a little help. - You are a tenant or owner.	- You live an independent lifestyle or need a little help. - You want more services or to feel safer.	You need help every day.	You need constant care.
How much does it cost?	- The cost depends on the type of services needed. - You can get financial assistance.	- You pay rent each month. - The cost may vary depending on the services.	The cost is determined based on your income.	- Public CHSLD or senior home: the cost is determined based on your income. - Private CHSLD or senior home: the cost may vary depending on the services.
How to get a spot?		You choose the residence and sign a lease.	- You must request to be evaluated by the CLSC or your doctor. - You may be put on a waiting list.	- You must request to be evaluated by the CLSC or your doctor. - You may be put on a waiting list.
What is included?	- No services are included, but you can get help at home. - At-home health care services provided by the CLSC.	- May include meals, transportation, housework, recreational activities, etc. - At-home health care services provided by the CLSC.	- May include help with bathing, eating, moving around, meals, transportation, housework, recreational activities, etc. - At-home health care services provided by the CLSC.	- All services are included. - Health care services provided on premises.

Resources



To understand your rights

Éducaloi



educaloi.qc.ca/seniors/



Here you will find simple explanations on seniors' rights, including health care and housing.

Quebec government



www.quebec.ca/en/family-and-support-for-individuals/seniors



Here you will find information on programs, measures and services provided to seniors.

For health-related questions

Info-Social



8-1-1, option 2



To ask questions and have your needs and autonomy assessed.

Getting help at home

Meals-on-wheels – Meals delivered to you



1-877-277-2722, ext. 205



carte.popotes.org/



Enter your postal code to find a service near you.

Health insurance board (Régie de l'assurance maladie du Québec or RAMQ) – Financial assistance for domestic help (housework, etc.)



Montreal: 514-873-9504
Toll free: 1-888-594-5155



ramq.gouv.qc.ca/en/citizens/aid-programs/domestic-help

Local community services centre (CLSC) – At-home health care



Find a CLSC here:
sante.gouv.qc.ca/en/repertoire-ressources/clsc/



Enter your postal code to find the CLSC nearest you.

For any questions about your rental unit or lease

Housing court (Tribunal administratif du logement or TAL)



Montreal, Laval and Longueuil: 514-873-2245
Other areas: 1-800-683-2245



tal.gouv.qc.ca/en/signing-a-lease/signing-a-lease-with-a-private-residence



Here you will find information on a lease with a private seniors' residence.

To apply for low-rent housing (HLM)

Housing office (Office d'habitation)



1-800-463-4315, option 1



habitation.gouv.qc.ca/repertoire (French only)

Select "Office d'habitation (OH)" and enter your postal code to find the contact information of the housing office in your area.

To help you choose your housing

Register of private seniors' residences



Quebec City: 418-644-4545
Montreal: 514-644-4545
Other: 1-877-644-4545

msss.gouv.qc.ca/reseau/ (French only)



Click on "Registre des résidences privées pour aînés", then on "Recherche". Complete the search form.

Inspection reports – CHSLDs and intermediate resources



Quebec City: 418-644-4545
Montreal: 514-644-4545
Other: 1-877-644-4545



msss.gouv.qc.ca/reseau/ (French only)



Click on "Visites d'évaluation de la qualité des milieux de vie" at the bottom of the page, then select your area.

To calculate the cost of public housing

Health insurance board (Régie de l'assurance maladie du Québec or RAMQ)



1-800-561-9749



ramq.gouv.qc.ca/en/citizens/aid-programs



Scroll to the bottom to "Accommodation and domestic help", then click on "Accommodation via an intermediate resource" or "Accommodation in a public facility".

To get financial assistance

Revenu Québec – Tax credits for seniors



Quebec City: 418-266-1016
Montreal: 514-940-1481
Other: 1-855-291-6467



revenuquebec.ca/en/citizens/tax-credits/



Select “Seniors” to filter the results and see all provincial tax credits for seniors.

Revenu Québec – Financial assistance for housing



Quebec City: 418-266-1016
Montreal: 514-940-1481
Other: 1-855-291-6467



revenuquebec.ca/en/citizens/your-situation/low-income/shelter-allowance-program/



Here you will find information about the Shelter Allowance Program.

Housing corporation of Quebec (Société d’habitation du Québec or SHQ). – Residential adaptation assistance program



1-800-463-4315, option 1



<https://www.habitation.gouv.qc.ca/english/detail-du-programme-english/programme/residential-adaptation-assistance-program>



Here you will find information on the Residential Adaptation Assistance Program.

Government of Canada – Federal tax credits for seniors



1-800-277-9915



<https://www.canada.ca/en/services/benefits/publicpensions.html>



Here you will find information on pensions and benefits available from the Canada Pension Plan (CPP) and Old Age Security (OAS).

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