

Planning for Tomorrow:

Choosing a Place to Live as a Senior

Mini-guide





IMPORTANT NOTICE

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

This guide is free and meant to be shared! You can print or distribute it as is, but you cannot sell or modify it.

© Éducaloï

September 2025 Version.

Make sure you have the most recent version:
educaloï.qc.ca/publications

ACKNOWLEDGMENTS

This guide for seniors was made possible thanks to financial support from the Quebec government through the "Québec Amis des aînés" (QADA) program, as well as from the Fonds d'études notariales of the Chambre des notaires. This guide was made available in English thanks to financing from the Department of Justice Canada.



Québec



Department of Justice
Canada

Purpose of this Guide

In this guide, we share information on the different places where you can live as you grow old:

- ✓ if you want to stay in your home,
- ✓ if you are no longer able to live in your home.

Where Can You Live?

You can:

- stay in your home and get some help,
- go live in a private seniors' residence (RPA),
- go live in an intermediate resource (IR),
- go live in a CHSLD (long-term care centre).



BE CAREFUL!

Places are limited. You may have to wait before finding a spot.

To help you choose

Ask yourself the following 3 questions:

1. Can I do everything on my own, without any help?

If the answer is yes, you are **independent**.

If the answer is no, you may need to find a place that offers help.



I can wash myself, cook and take my medication on my own
= **I am independent.**



I need help to wash myself or to walk
= **I have a loss of autonomy.**

2. What do I need in terms of help or services?

Each place offers different services.

For example:

- I can no longer do housework. I want someone to help me.
- I need a nurse to give me my medication.
- I can no longer cook. I want meals to be delivered to me.
- I need help to wash myself and get dressed.

3. What can I afford?

Some places are more expensive than others. Look carefully to know what is included in the cost.

Staying in your home



It's for you if...

- You are still independent enough.
- You want to stay where you are living right now.

To help you stay at home, you can get:



Help with housework, grocery shopping, or doing the laundry

A business that is recognized by the government can offer a lower price. For more information on this program, call the health insurance board of Quebec (RAMQ) at 1 888 594-5155.



At-home health care

For example, you can get home visits from a nurse, help to take your medication, or physical therapy services.

Contact your CLSC (local community services centre) to make a request.



Meals delivered to you

There are meals-on-wheels programs that can deliver hot meals to your home.



Help to pay for housing

Would you like to pay less for housing? You can get financial support or move into a place that doesn't cost as much.

Shelter allowance

If you are 50 or older, you could get financial support to help pay your rent. Contact Revenu Québec to learn more about this program.

Low-rent housing (HLM in French)

This is housing with a lower rent. You can pay about 25 % of your income. For example, if you earn \$1,200 a month, your rent will be around \$300. You must apply to the housing office in your area.

Living in a private seniors' residence (RPA)



It's for you if...

- You are still independent, but need a little help.
- You want to get help with housework or meals.
- You can afford to pay a rent and services.

These are places that are designed for seniors, where you can rent a room or apartment.

You can get the following services at a private seniors' residence:

- meals,
- help with housework,
- recreational activities, and sometimes transportation.

How much does it cost?

You pay rent each month. The cost depends on the residence and the services you want to get. You sign a lease, just like when you rent a regular apartment.

How do you apply for a spot?

You choose your own residence. You can visit different places before deciding.

If you are currently renting your home and need to move for health reasons, you have the right to do so, even before your lease ends.

Living in an intermediate resource (IR)



It's for you if...

- You need help every day (for example, with getting up or getting dressed).
- You don't need constant medical care.

You can get the following services at an intermediate resource:

- meals,
- help for housework,
- recreational activities,
- help with taking your medication,
- help with bathing and getting dressed,
- help with getting up, going to bed, and moving around.

How much does it cost?

In an intermediate resource, the cost depends on your income. You can calculate this amount online on the health insurance board of Quebec (RAMQ) website.

How do you apply for a spot?

Talk to your CLSC (local community services centre), your doctor, or the people who are caring for you.

If you are currently renting your home and are moving into an intermediate resource, you have a right to do so, even before your lease ends.

Living in a CHSLD



It's for you if...

- You have a lot of health issues.
- You need care daily.
- You can no longer live alone, even if you get help.

This is a place where care is provided all day long. There is always staff on duty to help you. Some CHSLDs are public, while others are private.

You can get the following services at a CHSLD:

- meals,
- help with housework,
- help with taking your medication,
- recreational activities,
- help with bathing and getting dressed,
- help with getting up, going to bed, and moving around,
- supervision,
- constant medical care.

How much does it cost?

Public CHSLD The government decides how much you pay, based on your income

Private CHSLD The place determines how much you pay.

How do you apply for a spot?

Talk to your CLSC (local community services centre), your doctor or the people who are caring for you. If you choose a private CHSLD, you must contact the place directly.

If you are currently renting your home and are moving into a CHSLD, you have a right to do so, even before your lease ends.

What if, One Day, You Are no Longer Able to Decide?

Can you be forced to move?

No, you can't be forced to move if you can understand and decide for yourself. You have the right to choose where to live.

Deciding what you want in advance

You can decide in advance where you would like to live if, one day, you can no longer decide for yourself.

You can:

- talk to your loved ones,
- choose someone you trust to decide for you. You need to complete a document called a **protection mandate**.

What if you did not decide in advance?

If you haven't made any plans, a loved one can ask the court to choose someone to care for you. This person will need to respect your needs and choices. This is called a **tutorship**.

Where Can You Get Help?



For health-related questions

Call Info-Social:



8-1-1, option 2

Getting help at home

Find the CLSC (local community services centre) nearest you:



[sante.gouv.qc.ca/
en/repertoire-
ressources/clsc/](http://sante.gouv.qc.ca/en/repertoire-ressources/clsc/)



Enter your postal code.

If you are having issues with your apartment

Call the housing court (Tribunal administratif du logement or TAL):



514 873-2245
(Montreal)



1 800 683-2245
(other areas in Quebec)

To know the cost of a public IR or CHSLD

Call the health insurance board of Quebec (RAMQ):



1 800 561-9749

Make the right move |  **ēducalo!**
educalo.qc.ca