



Housing options for seniors

Choosing a home is a big decision for anyone. For seniors, the decision is made even tougher by the need to consider things like changes in their health or mobility, access to healthcare and community services, changes in their income during retirement, as well as how close they want to be to family and friends.



Many seniors prefer to continue to live in the house or community where they've put down roots. For those who want to stay at home, there are many changes and modifications that can be made to your home to help you stay comfortable and independent for as long as possible, regardless of your age or mobility. To find out more, visit the CMHC website at: [CMHC.ca/aginginplace](https://www.cmhc.ca/aginginplace).

But for those seniors who want or need more services or support than their current homes can offer, there are also many different housing options available to suit a wide range of needs, budgets and personal preferences. The key is to get as much information as you can, so you can make the best decision both for today and into the future.

What are you looking for in a home?

When thinking about housing options, the best place to start is by asking yourself a few questions about what you really want or need in a home. For example:

- **What are your housing must-haves and preferences?**
- **What is your monthly budget** for housing expenses?
- **How much space** do you really need?
- **How much home or yard maintenance** do you want to do?
- **Will you or your spouse need living or healthcare assistance** now or in the future?
- **How might your needs and preferences change** over the next few years?
- **Are there any special features you want or need to have in a home**, like fewer (or no) stairs or an accessible bathroom or kitchen, to help you maintain your home and get around more easily?
- **Do you need to have easy access to public transit** in case you lose your driving permit or decide to sell your car?

- **Do you want to stay in your current neighbourhood**, or perhaps move closer to friends or family members?
- **What services or facilities are you looking for** in a community?

By asking these questions now, you can take the time to make a rational and informed choice that works for you and your family, rather being forced to make a rush decision during an unexpected crisis or emergency later.



What housing options are available?

The options can differ from one province or territory to another, but some of the more popular housing options that offer a greater level of services and support for seniors include:

- **Co-housing** – sharing a home with a friend or family member. In addition to cutting costs, sharing a home with someone else can provide a source of companionship and a helping hand in case of an emergency.
- **Co-operative housing (co-ops)** – legal associations that provide housing in return for a share in the maintenance or other tasks. Some co-ops cater specifically to seniors, or may even be seniors-only buildings.
- **Life lease housing** – similar to condominiums, but usually operated by a religious or charitable organization and designed specifically for seniors. Typically, residents pay upfront and monthly fees in return for the right to live in the home for a specific period of time.
- **Supportive housing** – independent apartments that offer access to housekeeping, personal support, healthcare and other services. Residents usually pay their own rent and other living expenses, but can access the support services for free or at a reduced rate.
- **Retirement communities** – residences that combine independent living with access to support and recreational facilities, as well as a community of other active seniors.
- **Retirement homes** – for-profit businesses that offer a full range of accommodation, support services and healthcare. The costs can vary considerably, but in general, the more services and care that are provided, the more expensive the facility will likely be.
- **Nursing homes and assisted living facilities** – similar to retirement homes, except that they typically offer a much wider range of support and healthcare services for seniors who may have more demanding health or mobility challenges. Unlike retirement homes, some nursing homes and assisted living facilities are non-profit residences that are operated and managed by the federal government.





FIND OUT MORE

For more seniors' housing information, visit the CMHC website at CMHC.ca/aginginplace.

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