

HAMILTON SENIOR HOUSING RESOURCES

INDEPENDENCE

Adult Lifestyle Communities

Many people live in a home they bought years ago under different circumstances than those they are now living in. Adult lifestyle communities are growing in popularity for those 55 and older and are expected to continue to grow in numbers over the upcoming years as the population continues to age.

These adult lifestyle communities are created for active seniors:

- **The Village at St. Elizabeth Mills:** <http://www.stelizabethmills.com/>
- **Villa Italia Retirement Residence:** <https://villaitalia.ca/>

Life Lease

The phrase “life lease” means that once an initial lump sum is paid out as a deposit, there is little change in rates, and the purchaser will own the home for life. In recent years, these communities have become increasingly popular, since they meet the housing and support service challenges faced by Canada’s aging population.

Life Lease communities allow residents to take an active role in managing the property and organizing activities and programs to help seniors have a sense of purpose that may not be possible if they are isolated in a single family home.

Additionally, a Life Lease community is restricted to adults 55 or 60 and older.

Life Lease community:

- **The Village at St. Elizabeth Mills:** <http://www.stelizabethmills.com/>

Garden Suite/Secondary Suites

Garden Suites are a pre-made residential structure installed on a one unit basis (up to 20 years) in the backyard of an existing home, where a secondary suite may be contained within the primary residential dwelling of a family member. Both Garden Suites and Secondary Suites allow for independent seniors living while still being close for family support.

The Ontario Government is attempting to make it easier to create secondary suites and garden suites as proposed in their Housing Supply Action Plan.

Wellness Support

Many seniors wish to stay in their home; however, they may need some additional support to remain at home. There are many home and community healthcare services in Ontario that will help seniors retain their independence, while still providing some assistance.

Many of home and community healthcare services offer:

- Personal care services like companionship, meal prep, medication reminders, housekeeping, and fall prevention
- Medical facilities like nursing, wound care, and therapy

This at-home wellness support is offered by:

- **Home Instead Senior Care:** <https://www.homeinstead.ca/ppc/hisc-service-employment/Pages/home-instead-senior-care.aspx>
- **Home Sweet Home Care for Seniors Inc:** <http://www.homesweetseniors.com/>
- **Bayshore:** <https://www.bayshore.ca/>

SAFETY

Home and Vehicle Modification Program

Offered through March of Dimes Canada, provides funding for necessary home modification and is intended to assist permanent Ontario residents with a substantial impairment that is expected to last one year or more.

The following must be accurate to be eligible for a grant or loan:

- You are a permanent Ontario resident
- Ongoing or recurring disability/impairment that is anticipated to continue more than one year
- Your disability/impairment impedes mobility and results in substantial restrictions in activities of daily life

It may be possible to qualify for up to \$15,000 towards home modification:

- If you have a gross annual income of over \$35,000, you may be required to contribute towards the cost of the requested home modification(s)
- If the applicant receive ODSP Income Support, Ontario Works, or the Old-Age Security Guaranteed Income Supplement as their only source of income, you are not required to complete the Financial Calculation Worksheet

For more information on the Home and Vehicle Modification Program visit the website at <https://www.marchofdimes.ca/EN/programs/hvmp/Pages/HomeandVehicle.aspx>

Exercise and Fall Prevention Programs

Seniors (65+) can join free classes to help maintain balance and strength to help prevent falls. A physiotherapist or other health professionals teach fall prevention classes and provide information on preventing falls for seniors.

There is no referral needed.

For exercise and fall prevention programs in Hamilton visit the website at <https://www.hnhbhealthline.ca/listServices.aspx?id=10986>

AFFORDABILITY

Tax Assistance Program

The City of Hamilton offers a tax assistance program based on age or income; full tax deferral or compassionate appeals.

The Tax Deferral Program includes:

- Interest that is compounded annually (2019 rate = 5%)
- Annual application is required
- Application fee of \$200 with a \$100 annual renewal fee after initial application
- The application needs to be filed before September of the application year
- Please visit the website to access the application form
<https://d3fp1lf1m7btt3.cloudfront.net/sites/default/files/media/browser/2018-06-08/2019-tax-deferral-program-full.pdf>

To be eligible for a *full tax deferral*:

- You and your spouse are 65 years and older of age by January 2019 and receive assistance payments under the Ontario Disability Support Program, under disability pay under the Guaranteed Income Supplement, or an amount paid under the CPP disability benefit
- Your total combined income is less than \$36,100
- You occupy the residential property as your principal residence
- You own the primary home for at least one year preceding the application date

To be eligible for a *Compassionate Appeal*:

- Tax reduction due to extreme sickness or poverty
 - Extreme poverty: A Financial Statement needs to be provided with the application
 - Severe disease: Attending Physician's Statement and a Financial Statement need to be provided with the application
- The City of Hamilton accepts the sympathetic requests and submits them to the Assessment Review Board, or ARB on behalf of the party
- Needs to be filed before February of the application year
- ARB mails a Notice of Hearing once a year that usually happens in April
- Please visit the website for the application form for extreme poverty at
<https://d3fp1lf1m7btt3.cloudfront.net/sites/default/files/media/browser/2014-12-08/compassionate-appeal-financial-statement-application-form.pdf>
- Please visit the website for the application form for extreme sickness at
<https://d3fp1lf1m7btt3.cloudfront.net/sites/default/files/media/browser/2014-12-08/compassionate-appeal-doctor-form.pdf>
 - For a Financial Statement at
<https://d3fp1lf1m7btt3.cloudfront.net/sites/default/files/media/browser/2014-12-08/compassionate-appeal-financial-statement-application-form.pdf>

If you are a Hydro One customer in Hamilton:

Home Assistance Program

Hydro One offers free energy-efficient upgrades to the home.

To be eligible for the program you have to be a Hydro One customer and:

1. Own or rent your home or live in an eligible non-profit housing property
2. Your gross household income for the last year is not more than these income levels

1 Person	\$32,843
2 People	\$40,886

Or you have received one of the following in the past 12 months:

- Allowance for the Survivor
- Guaranteed Income Supplement
- Allowance for Seniors
- Ontario Works
- Ontario Disability Support Program

Or you have received a Low-Income Energy Assistance Program Grant or were part of the Ontario Electricity Support Program in the past 12 months

For more information on the Home Assistance Program, visit the website at <https://www.hydroone.com/saving-money-and-energy/residential/financial-assistance/hap>

Budget Billing

A program offered through Hydro One where you pay the same amount each month to more efficiently manage your household budget.

How Budget Billing works:

- Monthly budget billing is set based on your billing history to even out your energy cost over a year
- Pay the same amount for six months, and on the six and nine months, your monthly payment amount is reassessed to make sure you are not paying too little or too much
- Have to lock in for 12 months