



What are my housing options as I age?

Housing Options Navigation Tool

\$ Finances

🏠 Care and Assistance

🍷 Lifestyle

📍 Location



Introduction	1
Finances	5
Care and Assistance	11
Lifestyle	17
Location	23

Are you looking for information about housing options as you age?

Do you want to talk to someone about your housing options, and don't know who to call?

Are you helping an older person age-in-place or find another place to live?

This tool can be used by people looking for housing options for themselves, professionals who work with older clients and their housing needs, or by family members or friends who are providing care and support to an older person.



This tool was created to help guide you to the housing information that you need, depending on your personal situation. It will ask you questions in four categories:

- **Finances**
- **Care and Assistance**
- **Lifestyle**
- **Location**

Based on your answers to the questions, the tool will suggest places where you can find more information and help. This tool will not make housing decisions for you, or suggest where you should live. Instead, it helps you to learn about your housing choices and shows you where to go for more information. Remember that this tool is focused specifically on housing options. Although some care services are mentioned, this is not a comprehensive list of health and caregiving resources.

What if I need help to use this tool?

If you need help using this tool, or want to talk to someone rather than navigate housing information on your own, please call 403-SENIORS (736-4677) or the Kerby Centre at (403) 705-3246.

You can also search the Internet for private-pay seniors concierge or home care services for support with reading the following pages and/or assistance with contacting other information or service providers.

There is a lot of information provided in the following pages. Take the time that you need to consider all the options available to you.



Personal Financial Assessment



When looking at housing, it is important to know the costs of each option.

1. Complete the **CURRENT** column to the right to identify your household income and expenses right now. Remember that household expenses may include dependants as well as yourself.
2. After looking at the following sections of this tool, come back to this worksheet and complete the **FUTURE** column with information about one of the housing options you are considering.



TYPE OF EXPENSE	CURRENT	FUTURE
Monthly income		
Salary, wages, self-employment		
Rental property income		
Investment income		
Pensions (e.g. Canada Pension Plan, employer)		
Old Age Pension, Guaranteed Income Supplement, Alberta Seniors Benefit		
Other (e.g. AISH, financial support from family)		
Total monthly income	= \$	= \$
Monthly expenses		
Mortgage, rent, condo fees		
Homeowner's/renter's insurance		
Utilities (e.g. phone, internet, cable TV, electric, gas, water, garbage)		
Property tax		
Income tax payments		
Home maintenance (painting, appliance replacement, carpet cleaning, window washing, gutter cleaning)		
Lawn and yard care (lawn mowing, snow removal, tree trimming)		
Housekeeping		
Groceries, meal preparation		
Entertainment, exercise, recreation		
Assistance in daily living (e.g. home care, assistance from your community, family and friends)		
Medical (e.g. insurance, prescriptions)		
Transportation (e.g. car, gas, auto maintenance, insurance, driving service, taxi, bus)		
Home security, emergency call system		
Other (e.g. clothes, hair cuts, gifts, travel, debt repayment)		
Total monthly expenses	= \$	= \$
Surplus/deficit (income minus expenses)	= \$	= \$

What can I afford?

What are my housing options: both private-pay and lower-cost?

QUESTIONS TO ASK:	RESOURCES:
<p>What are my lower-cost options to stay in my current home?</p>	<p>Seniors Financial Assistance Program alberta.ca Toll free: 1-877-644-9992 TDD/TTY toll free: 1-800-232-7215</p> <p>Seniors Home Adaptation and Repair Program (SHARP) seniors-housing.alberta.ca Toll free: 1-877-644-9992</p> <p>Residential Access Modification Program (RAMP) alberta.ca Toll free: 1-877-427-5760</p> <p>Residential Accessible Design (RAD) Renovations Program accessiblehousing.ca 403-282-1872</p>
<p>What are my lower-cost options to move?</p>	<p>Affordable housing programs seniors-housing.alberta.ca Toll free: 310-0000</p> <p>Kerby Centre - Support Services 403-705-3246 kerbycentre.com</p> <p>The Way In 403-SENIORS (736-4677)</p> <p>Alberta Seniors Housing Directory housingdirectory.ascha.com</p>

QUESTIONS TO ASK:	RESOURCES:
<p>What are my private-pay options to stay in my current home?</p>	<p>Home modification information accessibleuniversity.com</p> <p>Developing and renovating cmhc-schl.gc.ca</p> <p>Contractor referrals through Kerby Centre 403-705-3246</p>
<p>What are my private-pay options to move?</p>	<p>Find a place to rent: rentfaster.ca/ab/calgary/</p> <p>Find a realtor: realtor.ca/realtorsearch.aspx Click "Meet a Realtor". Search by designations and choose "Senior Real Estate Specialist" for your city.</p> <p>Find a retirement residence: Kerby Centre Housing Directory Available in magazine racks at community locations such as grocery stores and libraries.</p>






Where can I get the help I need?



QUESTIONS TO ASK:	RESOURCES:
<p>Am I managing fine at home, and plan to stay at home in the near future?</p>	<p>Plan now to Age in Place - A checklist: canada.ca</p>
<p>Could I stay at home if I had more in-home help?</p>	<p>Alberta Health Services Call 811 about your healthcare needs, home care and dementia advice.</p> <p>The Way In 403-SENIORS (736-4677)</p> <p>Kerby Centre- Support Services 403-705-3246 kerbycentre.com</p> <p>Seniors Services Home Maintenance calgary.ca/fairentry or call 311</p> <p>Calgary Aging in Place Co-operative calgaryaginginplace.ca 403-774-7247</p> <p>Better Business Bureau bbb.org Search for "Senior Care", "Senior Home Care", or "Senior Services" for private-pay care and assistance options.</p> <p>In addition to contacting these formal services, talk to your family, friends and neighbours about the support you need, and ways that they could help.</p>

QUESTIONS TO ASK:	RESOURCES:
<p>Am I (or the person I am caring for) aging with a developmental disability?</p>	<p>Persons with Developmental Disabilities (PDD) humanservices.alberta.ca 403-297-5011</p> <p>Alberta Health Accommodation Standards and Licensing Search for public, non-profit, and private-pay supportive living and long term care options by postal code. standardsandlicensing.alberta.ca</p>
<p>Do I (or the person I am caring for) have memory problems?</p>	<p>Alberta Health Services Call 811 for dementia advice, home care or supportive living options</p> <p>Alzheimer Society of Calgary 403-290-0110 alzheimercalgary.ca</p> <p>Dementia Network Calgary dementianetworkcalgary.ca</p> <p>YouQuest Support for those with young onset dementia. youquest.ca 403-255-7018</p>

QUESTIONS TO ASK:	RESOURCES:
<p>Would I prefer to move to a residence with meals and housekeeping provided?</p>	<p>These public, non-profit and private-pay residences provide accommodation services, such as meals and housekeeping. Personal care or medical services may not be provided directly by the residence, but can be arranged separately.</p> <p>Alberta Health Accommodation Standards and Licensing</p> <p>Search for public, non-profit, and private-pay supportive living and long term care options by postal code. standardsandlicensing.alberta.ca</p> <p>Find a retirement residence:</p> <p>Kerby Centre Housing Directory</p> <p>Available in magazine racks at community locations such as grocery stores and libraries.</p>
<p>Am I having trouble managing at home (e.g. lonely, unsafe, not eating well) and do I need to move to a more supportive environment?</p>	<p>Personal support when feeling lonely or unsafe:</p> <p>Distress Centre: available 24 hours/day, 7 days/week 403-266-HELP (4357)</p> <p>Staying at home with additional supports:</p> <p>Alberta Health Services</p> <p>Call 811 for home care, adult day programs and other community care options.</p> <p>Better Business Bureau</p> <p>bbb.org</p> <p>Search for “Senior Care”, “Senior Home Care”, or “Senior Services” for private-pay care and assistance options.</p>

QUESTIONS TO ASK:	RESOURCES:
<p>Am I having trouble managing at home (e.g. lonely, unsafe, not eating well) and do I need to move to a more supportive environment? <i>(Continued)</i></p>	<p>Moving to a more supportive residence:</p> <p>Alberta Health Accommodation Standards and Licensing</p> <p>Search for public, non-profit, and private-pay supportive living and long term care options by postal code.</p> <p>standardsandlicensing.alberta.ca</p> <p>Find a retirement residence:</p> <p>Kerby Centre Housing Directory</p> <p>Available in magazine racks at community locations such as grocery stores and libraries.</p>
<p>Do I (or the person I am caring for) have unpredictable or complex health care needs?</p>	<p>Alberta Health Services</p> <p>Call 811 about long term care options.</p> <p>Alberta Health Accommodation Standards and Licensing</p> <p>Search for public, non-profit, and private-pay supportive living and long term care options by postal code.</p> <p>standardsandlicensing.alberta.ca</p>
	<p>Kerby Centre Housing Directory</p> <p>Available in magazine racks at community locations such as grocery stores and libraries.</p> <p>403-705-3246</p> <p>kerbycentre.com</p> <p>The Way In</p> <p>403-SENIORS (403-736-4677)</p>



What does my life look like day to day?



QUESTIONS TO ASK:	RESOURCES:
<p>I live with family or friends and want to remain with them, but the home needs modifications and I need assistance.</p>	<p>Home modification information accessibleuniversity.com</p> <p>Residential Access Modification Program (RAMP) alberta.ca Toll free: 1-877-427-5760</p> <p>Residential Accessible Design (RAD) Renovations Program accessiblehousing.ca 403-284-0304</p> <p>Alberta Health Services Call 811 about your healthcare needs, home care and dementia advice.</p> <p>Seniors Home Adaptation and Repair Program (SHARP) seniors-housing.alberta.ca Toll free: 1-877-644-9992</p> <p>Kerby Centre - Support Services (403) 705-3246 kerbycentre.com</p> <p>The Way In 403-SENIORS (736-4677)</p> <p>Better Business Bureau bbb.org Search for "Senior Care", "Senior Home Care" or "Senior Services".</p>
<p>I have frequent visitors.</p>	<p>When staying in your current residence or looking for another, consider:</p> <ul style="list-style-type: none"> • Public transit and parking availability • The amount of space you need to entertain • Accommodations for overnight visitors

QUESTIONS TO ASK:	RESOURCES:
I travel often.	<p>Consider how you will ensure the security and maintenance of your home while you are away. Check with your home insurance company to see how often your home should be checked by a trusted person. You may want to consider housing options where outdoor maintenance such as snow removal is taken care of.</p>
I have a pet.	<p>Check housing listings to find out which options do and do not allow pets.</p> <p>Kerby Centre Housing Directory Available in magazine racks at community locations such as grocery stores and libraries.</p> <p>Alberta Seniors Housing Directory housingdirectory.ascha.com</p> <p>Find a place to rent: rentfaster.ca/ab/calgary/</p> <p>Find a realtor: realtor.ca/realtorsearch.aspx Click "Meet a Realtor". Search by designations and choose "Senior Real Estate Specialist" for your city.</p>



QUESTIONS TO ASK:	RESOURCES:
<p>I smoke.</p>	<p>Check housing listings to find out which options do and do not allow smoking. For each housing option you are interested in, speak directly with the housing provider or landlord about where smoking is permitted. Note that there may be different stipulations for the smoking of tobacco, medical or recreational cannabis, and e-cigarettes.</p> <p>Kerby Centre Housing Directory</p> <p>Available in magazine racks at community locations such as grocery stores and libraries.</p> <p>Alberta Seniors Housing Directory</p> <p>housingdirectory.ascha.com</p> <p>Find a place to rent:</p> <p>rentfaster.ca/ab/calgary/</p> <p>Find a realtor:</p> <p>realtor.ca/realtorsearch.aspx</p> <p>Click “Meet a Realtor”. Search by designations and choose “Senior Real Estate Specialist” for your city.</p>
<p>I want to live in a residence where my culture, religion, language, gender and sexuality are respected.</p>	<p>For any housing option you are interested in, ask the housing provider about their efforts to create an inclusive, respectful community. Visit the location and talk to current residents about what it is like to live there.</p>



QUESTIONS TO ASK:	RESOURCES:
<p>I want to remain in my neighbourhood.</p>	<p>For support in your home:</p> <p>Alberta Health Services Call 811</p> <p>The Way In 403-SENIORS (736-4677)</p> <p>Better Business Bureau bbb.org Search for “Senior Care”, “Senior Home Care” or “Senior Services”.</p> <p>Help to find another home in your neighbourhood:</p> <p>Kerby Centre Housing Directory Available in magazine racks at community locations such as grocery stores and libraries.</p> <p>Alberta Health Accommodation Standards and Licensing Search for public, non-profit, and private-pay supportive living and long term care options by postal code. standardsandlicensing.alberta.ca</p> <p>Find a place to rent: rentfaster.ca/ab/calgary/</p> <p>Find a realtor: realtor.ca/realtorsearch.aspx Click “Meet a Realtor”. Search by designations and choose “Senior Real Estate Specialist” for your city.</p>

QUESTIONS TO ASK:	RESOURCES:
<p>I need access to transportation.</p>	<p>Calgary Transit 403-262-1000 calgarytransit.com</p> <p>Fair Entry Apply for the Calgary Transit Low-Income Seniors Yearly Pass and other City of Calgary subsidy programs. 311 calgary.ca/fairentry</p> <p>Calgary Transit Access 403-537-7777 calgarytransit.com/calgary-transit-access</p> <p>Calgary Seniors Resource Society Escorted Transportation Program 403-266-6200 calgaryseniors.org/volunteer-programs</p> <p>Better Business Bureau bbb.org Search for "Transportation"</p> <p>Taxi Call 411 or search the internet for taxi companies that operate in Calgary. Accessible taxis are available by request. If you take frequent trips by taxi, consider setting up an account with a taxi company to make the booking process quicker.</p> <p>Rideshare Ridesharing services allow a person to arrange a ride in a private vehicle driven by its owner for a fee. Search the internet or your mobile phone's app store for ridesharing services.</p>

Where do I want to live?



QUESTIONS TO ASK:	RESOURCES:
<p>Do I plan to stay in my current home?</p>	<p>Seniors Financial Assistance Program alberta.ca Toll free: 1-877-644-9992 TDD/TTY toll free: 1-800-232-7215</p> <p>Seniors Home Adaptation and Repair Program (SHARP) seniors-housing.alberta.ca Toll free: 1-877-644-9992</p> <p>Residential Access Modification Program (RAMP) alberta.ca Toll free: 1-877-427-5760</p> <p>Residential Accessible Design (RAD) Renovations Program accessiblehousing.ca 403-282-1872</p> <p>Seniors Services Home Maintenance calgary.ca/fairentry or call 311</p> <p>Calgary Aging in Place Co-operative calgaryaginginplace.ca 403-774-7247</p> <p>Creating a Secondary Suite calgary.ca/secondariesuites</p> <p>Home Safety calgary.ca/agingsafely</p> <p>Home Modification Information accessibleuniversity.com</p> <p>Developing and Renovating cmhc-schl.gc.ca</p>



For any of the following options, think about whether you want to stay in your current neighbourhood or move to another part of the city.

QUESTIONS TO ASK:	RESOURCES:
<p>Do I want to move in with my family or friends?</p>	<p>Home Safety calgary.ca/seniors</p> <p>Creating a Secondary Suite calgary.ca/secondariesuites</p> <p>Search the internet for information about the availability of options using these search words:</p> <ul style="list-style-type: none"> • Shared accommodations or “Golden Girls” arrangements • Co-housing • HomeShare • Abbeyfield housing
<p>Do I want to move to a different home that is more physically accessible and/or includes help if I need it?</p>	<p>To find housing options with accommodation services (meals and housekeeping) included:</p> <p>Alberta Seniors Housing Directory housingdirectory.ascha.com</p> <p>To find housing with care services included:</p> <p>Alberta Health Services Call 811 and ask about Supportive Living</p> <p>Alberta Health Accommodation Standards and Licensing Search for public, non-profit, and private-pay supportive living and long term care options by postal code. standardsandlicensing.alberta.ca</p> <p>Kerby Centre Housing Directory Available in magazine racks at community locations such as grocery stores and libraries.</p>

QUESTIONS TO ASK:	RESOURCES:
<p>Do I want to move to a different home that is more physically accessible and/or includes help if I need it? <i>(Continued)</i></p>	<p>To find and/or modify a private home for accessibility:</p> <p>Find a place to rent: rentfaster.ca/ab/calgary/</p> <p>Find a realtor: realtor.ca/realtorsearch.aspx Click "Meet a Realtor". Search by designations and choose "Senior Real Estate Specialist" for your city.</p> <p>Home Modification Information accessibleuniversity.com</p>



I'm finished using the tool – now what?

- **Contact the people and organizations that the tool suggested for you.** If you are planning to move from your current home:
 - Contact housing operators or management directly if you have questions or want more specific information.
 - Book a tour of accommodations you are interested in. Request a copy of the services offered, fees and other information you are interested in.
- **The Government of Alberta provides consumer protection information** at servicealberta.ca/ConsumerTipsheets.cfm or by calling toll-free 1-877-427-4088.
- **If you need help to follow up with the suggested resources,** please call 403-SENIORS (736-4677) or the Kerby Centre at (403) 705-3246.
- **Talk with your friends and family** about your housing options and preferences.
- **Attend a Calgary Seniors Housing Forum event** or read about seniors housing options in Calgary online or in The Star Calgary newspaper.
- **Housing and living arrangements can have an impact on personal safety.** If you or someone you know is experiencing elder abuse, please contact the Elder Abuse Resource Line at 403-705-3250.
 - To report abuse of someone receiving publicly-funded care in Alberta (e.g. hospitals, seniors' lodges, group homes, nursing homes) call Protection for Persons in Care at 1-888-357-9339.
 - Call 911 in the case of a medical emergency, a fire, or a crime in progress.
- **Plan early.** Learn about your housing choices and plan for your future financial situation, health and lifestyle.

In partnership with



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