Most people prefer to live in their own homes, surrounded by familiar people and belongings. But as they age, it can become difficult and worrisome to manage alone. They may find it harder to make meals, clean and maintain their home, or do laundry. And if they have trouble getting around, they may lose touch with friends and neighbours, too.

Sometimes it’s a gradual process. Sometimes it happens quickly as a result of illness or injury. Many people need help and support making this difficult decision. For some, because of their condition, the decision must be made for them. This fact sheet is designed for family members who are supporting a loved one and may be thinking that it’s time for a move.

What’s available in the community?
There is support available to help people live safely at home, through the South West Community Care Access Centre (South West CCAC), organizations like Meals on Wheels and local adult day programs. A South West CCAC case manager can tell you what’s available and help your loved one connect with the services they need.

Eventually you may find that your loved one needs more care and support than he or she can get in the community. Then it’s time to look at other living arrangements. Many people think that long-term care homes are the only option. But there are other types of housing for seniors.

What is a long-term care home?
Long-term care homes used to be called nursing homes. A long-term care home provides:

- 24-hour nursing care
- Help with personal care (bathing, dressing and so on)
- Meals and accommodation
- Long-term care homes are licensed by the government of Ontario and must meet high standards.
- A portion of the cost of a long-term care home is covered by the government.

What are the options?
Supportive housing units are apartment buildings where meals are provided and residents can get extra help with their daily activities. Often there is a call system in case of emergencies.

Retirement or rest homes are privately-owned facilities that provide accommodation, meals and recreation. Some have nurses who can help with medications and personal care, but generally residents must be able to manage their own care.

When is the right time for long-term care?
Long-term care homes are not right for everyone: they are designed for people who need a lot of care and supervision. Often care in the community or a retirement home can be a good alternative. Even if your loved one is not yet ready to move, it’s a good idea to think ahead.
Some signs that your loved one may need extra help:
- Not eating well
- Not feeling safe in the bathroom
- Finding it hard to get around the home or get out
- Having difficulty with cooking, cleaning, laundry and other daily activities
- Having difficulty getting washed and dressed
- Falling frequently
- Visiting the Emergency Department frequently
- Having lots of medications to keep track of
- Getting confused

If a spouse is providing care, you also have to think about whether he or she is getting worn out.

If your loved one has been ill or injured and is in hospital, you may need to make arrangements on his or her behalf. This is also true for people who are no longer able to manage their own affairs.

The South West CCAC case manager can help you assess the situation, determine eligibility and discuss options with you and your family. It’s important to discuss the move openly with your loved one and with members of the family.

Eligibility criteria
Your family member must:
- Be 18 years of age or older
- Be insured under OHIP
- Require
  - Nursing care be available on site 24 hours a day, or
  - Assistance with activities of daily living at frequent intervals throughout the day, or
  - On-site supervision or on-site monitoring to ensure his or her safety and well being at frequent intervals throughout the day,
- Have care requirements that cannot be sufficiently met by publicly-funded community-based services and other caregiving supports, and
- Have care requirements that can be met in a Long-Term Care Home

How much does it cost?
At a long-term care home, the government pays for nursing care, but the resident must pay accommodation costs. All long-term care homes charge the same amount, set by the Ministry of Health and Long-Term Care. Depending on the type of accommodation, rates vary from $1,675.00 a month to $2,275.00 a month. The rates are reviewed annually.

If your loved one doesn’t have enough income, you can apply for a subsidy. Your South West CCAC case manager can tell you more.

Retirement or rest homes range from $1,000 to $5,000 per month, depending on the type of accommodation. No subsidies are available for these options.

Supportive housing rents are based on market rents for similar apartments. Subsidies are available. Check with your South West CCAC case manager about financial assistance available to your loved one.

How do I find out more?
Your South West CCAC case manager is a good place to start. She or he can give you a list of long-term care homes, supportive housing or retirement homes in your area.

Plan to visit the facilities you are most interested in. Finding the Right Long-Term Care Home, another fact sheet in this series, will tell you what to look for.

Making the move from home is a big decision. It’s natural to have mixed emotions. Your loved one is going through a difficult time and needs your support. Take your time and make a choice that is right for everyone.

Call the South West CCAC

London 519 473 2222  1 800 811 5146
Owen Sound/Walkerton 519 371 2112  1 888 371 2112
Seaforth 519 527 0000  1 800 267 0535
Stratford 519 273 2222  1 800 269 3683
St. Thomas 519 631 9907  1 800 563 3098
Woodstock 519 539 1284  1 800 561 5490

For more information visit www.sw.ccac-ont.ca. For information about health and social services across the South West visit www.thehealthline.ca.