



Where **Would YOU** **Like to Live?**

Today's retiree has no shortage of options when it comes to choosing a place to settle down

By Liz Crompton

Laine Langvee moved last June from her home of 58 years into a retirement residence. She was loathe to leave Montreal and her long-time friends and neighbours, but given her deteriorating eyesight, she let her younger son convince her to move closer to him and his family in southern Ontario.

Still settling in, she's already pleased with her new environment. "I can't say one bad word about this place,"

the 88-year-old said from her rooms at Burlington Gardens, near Hamilton.

While Langvee visited a few homes before making her choice, her son did the research to narrow down the selection. The importance of geographic proximity helped narrow the field, but he still would have had a daunting task sorting from amongst all the options.

Used to be you could go to a drugstore for shampoo, choose between normal or

oily, and be done with it. These days you face a dizzying array of options, from volumizing, oil-reducing shampoo for colour-treated hair to shine-enhancing, deep-cleaning dandruff shampoo. The variety can be overwhelming, but it means you can choose a more personalized—and therefore potentially more satisfying—experience.

Retirement homes seem a bit like that. Scarcely a generation ago, the choices available to retirees who could no longer live safely in the family home were generally limited to nursing homes for those who needed help with their personal care and retirement homes for the more independent, says Esther Goldstein, author of the annual *Comprehensive Guide to Retirement Living*. Indeed, the preference is still to stay at home for as long as possible: the 2001 census showed that 93 per cent of Canadians aged 65-plus lived in a private dwelling, moving to long-term care homes when they could no longer function on their own.

But today we have a variety of new options in retirement living, including active, older-adult housing developments, luxury hotel-style living, and retirement homes that cater to a range of care needs. And, with Statistics Canada projecting that the proportion of Canadians 65 and older will almost double between 2005 and 2036—increasing to almost 25 per cent of the total population (or, 9.8 million people)—it's likely the number and variety of retirement living options being marketed across Canada will, like the explosion of types of shampoo, continue to grow in the coming decades.

“Our whole mindset of what a retirement home is has changed

completely,” says Goldstein, who also administers senioropolis.com.

To help you cut through the clutter and make the best choice for *you*, *Good Times* offers the following roundup of the main types of retirement

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residences. (Keep in mind that certain terms may be used to mean different things by different people; also, some residences may be a blend, with active, independent, and assisted-care services under one roof—see “Resources,” page 10, for more detail. Long-term care homes are excluded.)

Active living communities, which may also be called 55-plus, resort, retirement, or adult lifestyle communities, are a relatively new phenomenon. They cater to the younger, independent active retiree or almost-retiree who wants to pursue recreational and social activities with other like-minded people their age.

Depending on the development, residents can often choose to buy from among a variety of designs to suit their personal tastes: condo apartments, detached or semi-detached bungalows, or two-storey homes.

Sam and Pat Rawson were the second couple to buy a home in Penryn Village,

a development on the outskirts of Port Hope, ON, moving in three years ago. The former long-time Markham residents began looking for an adult community when they were scarcely 60, in part because they didn't like the direction in which their community was going. "We also felt it was time to get out of shovelling snow and cutting the grass," said Sam Rawson, now 66, who traded his lawnmower for presidency of the condo board.

What attracted the Rawsons to this particular development, of the many choices they had in southern Ontario? Among other reasons, they had confidence in the builder, Monarch; the development was right by a golf course

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(Sam's an avid player); and assisted living units are in the long-term building plans. They don't need help now, but they are looking ahead: "That means we don't have to leave the area."

There's plenty of activity in Penryn Village. Not only have many residents integrated into nearby Port Hope—using the recreational facilities, volunteering, and participating in

local events—but they make a lot of their own fun. Sam Rawson said the community began an annual street dance, for example, for which they hire a band; they've held a car rally; about 40 of them once arranged to dine at a winery a 45-minute drive away; and they've organized a trip to the racetrack. In fact, so many activities get planned that an event co-ordination committee was formed; it e-mails monthly newsletters to welcome new residents, share local news (such as their neighbours' golfing exploits), and provide a calendar of upcoming activities and special events.

Luxury living retirement homes are generally based on the concept of high-end hotel living, with all the bells and whistles. Amica Mature Lifestyle Ltd., for instance, is one company that markets its homes, located primarily in Ontario and British Columbia, as offering a superior lifestyle, with myriad recreational and social activities.

"I have heard of places where people go downhill because there's not enough activity to keep the body and mind alive," says Mary Cathcart, a resident of Amica at Bearbrook in Ottawa, "but that's not what happens here."

While Bearbrook caters to the active, fully independent retiree, it's also one of the many Amica residences offering a package of care options, providing many levels of care to those needing a greater level of assistance in their daily tasks. That means many residents can age in place for the most part.

Independent living retirement homes are similar to active adult communities, in that they are geared to healthy, active, self-sufficient retirees. The residents can



take care of all or a majority of their own needs, but some developments may offer meal and laundry services, social activities, and personal care. Accommodation can include apartments in towers, townhouses, or bungalows.

Retirees, from the independent to those needing some help with tasks such as getting dressed or remembering to take their medication, may also look to **retirement homes**. These homes may also cater to people who need short-term respite. That's how Mendel and Valerie Good found themselves at Pine Villa in Toronto, after both had health problems at the same time. They'd gone there to recuperate for a few days; that was several years ago.

"It brought us back to health," said Mendel Good, who along with his wife—and some other residents—are Holocaust survivors. "If we ever did anything right, it was coming here. The only thing we really need to supply is Kleenex."

Pine Villa is one of three kosher homes in Toronto, which highlights one of the other important factors to consider: the culture of the home, or the predominant language, and

whether one will feel comfortable there.

Assisted living refers to providing services to people who may need help with their daily routine, such as bathing, preparing meals, shopping, and medical needs. Seniors' residences in other categories, including luxury living and retirement homes, may offer various levels of

assisted-living care packages, most likely at additional cost.

Not everyone reaching the end of his or her work life opts to move to a retirement residence, of course. With many years ahead, some may choose to move to the cottage to enjoy the country life for a while. That's what Louise Wood, 60, and Amanda Meenahan, 62, did this summer: they sold their Ottawa home to live full-time at the cottage they'd had built 10 years earlier.

They made the move primarily to reduce the costs of maintaining two properties and, for Wood, a contract writer and editor, to work less. The house is on a small lake, the nearest neighbour is out of sight, and the closest town is 11 kilometres down a country road.

"For 10 years, the important thing was the quiet and the isolation and the feeling of getting out of town," Wood says. "We'll get more involved with the community now," Meenahan adds. "For me, volunteering somewhere; for Louise, joining a running group."

They don't feel like they've locked

themselves into a life-long decision either. “If it doesn’t work out, we’ll do something different,” Wood says.

Set Your Criteria

The first step to choosing a retirement home is to consider what is, or will become, important to you, so you can develop a set of criteria to help winnow down the list of possibilities. Goldstein, who has been helping seniors find appropriate housing since her days as a hospital social worker, says the most important factors to consider are **budget** and **needs for physical care**, now and in the future. For instance, would you be able to stay in the same residence if your care needs increase? And, will you be able to afford the costs for that extra care? “If you have care needs, you need to start with what is necessary and affordable,” Goldstein notes.

Other key elements to consider when choosing a home, she adds, are **location** (closer or close enough to

family and friends?), **social needs** (a very sociable person will want lots of activity options), and **available supports** (family, services, etc.).

For those who think the choice could be narrowed by focusing only on those retirement homes with a recognized stamp of approval, that depends on where you live—few provinces require regulation of private residences. Those in Quebec, however, are now required to be certified, and the government has been in the process of inspecting its 2,000-plus private retirement homes.

While Ontario does not yet have provincial regulation of private homes, there is a body that strives to provide quality assurance. The Ontario Retirement Communities Association (ORCA) is a not-for-profit organization that accredits retirement homes that adhere to the professional operating standards set by the association.

“What we’re offering is empirical evidence that a home is well-run,” says CEO Gord White, adding that ORCA checks things the average consumer might not think about: emergency preparedness, for example, or protocols for controlling infections. (It also operates a complaints hotline for *all* retirement homes in Ontario, supported by funding from the provincial government.) ORCA is, however, a voluntary organization, with members who choose to join—that a residence isn’t a member does *not* necessarily mean it doesn’t maintain high standards.

In many provinces, rent-based retirement homes are subject to landlord tenant regulations, according to the website Comfortlife.ca, and the landlord would

Resources

Following are some of the resources available to retirees contemplating a move to a retirement development:

- senioropolis.ca, which includes resources and a directory
- ComfortLife.ca, for detailed descriptions of types of retirement housing
- orca-homes.com, which describes its accreditation process, among other things; you can also order its *Care Guide*
- seniorsinfo.ca
- seniors.gc.ca, the federal government’s portal to information on a range of seniors issues, including care facilities
- culture.gov.on.ca/seniors/english/programs/seniorsguide/housing.html, for the Government of Ontario’s section on housing

20 Questions: Your Checklist

It's important to gather the information that matters most to you, so don't visit a potential home without recording some key notes. To obtain more complete checklists, visit such sites as senioropolis.com for its "150 Questions to Ask," some of which appear below, or helpingseniors.ca for its "65 questions," or tips on choosing a residence from orca-homes.com, or some of the other sites listed in the box "Resources" on page 10.

Residence name: _____	Yes/No:	Comments:
1. Does the building look well maintained?	_____	_____
2. Does it look clean? (try to look at stairwells and kitchens)	_____	_____
3. Are the grounds well kept?	_____	_____
4. Is there staff on duty around the clock?	_____	_____
5. Do the residents look well cared for? Do they seem happy?	_____	_____
6. What's the atmosphere like? Is there a community feel to the place?	_____	_____
7. Do the activities appeal to me?	_____	_____
8. Does the menu appeal to me? (Ask to have a meal.)	_____	_____
9. Can I have a diet modified to my needs?	_____	_____
10. Are the suites a suitable size?	_____	_____
11. Are there assistive devices in the bathroom?	_____	_____
12. Can the unit's temperature be controlled?	_____	_____
13. Are there emergency call bells in each suite, or do residents wear them?	_____	_____
14. Is the staff friendly, available, respectful of tenants, and seemingly efficient?	_____	_____
15. Does my background fit with that of the other residents?	_____	_____
16. How are complaints handled?	_____	_____
17. If my health declines, does the home provide additional care packages at an affordable price?	_____	_____
18. Does it have an assisted living area? A dementia care area?	_____	_____
19. What's included in the rent?	_____	_____
20. How often does the rent increase and by how much?	_____	_____

Perhaps one of the best gauges of a retirement home is what current residents and their families think, so talk to them about life there. Many homes also invite potential clients to have a meal or even stay for a night or two; take advantage and pay attention to the quality of the food, the level of cleanliness, the friendliness of staff and other residents, and the overall atmosphere.

therefore be responsible for complying with any safety, health, and maintenance standards and building codes.

Rent, Own, or Lease?

Once you know what you want, how will you pay for it?

Retirement homes are usually rental arrangements, with tenants paying a monthly fee for room, board, and use of amenities. Depending on the home, additional fees may apply for care-needs packages. Along with the level of care, the size of the town in which the home is located, the ownership of the home, and the amenities all affect rent: monthly fees could range from \$800 for an apartment in a seniors apartment building with nothing extra to \$8,000 for a full-care package in a deluxe complex, says Marie-Claude Giguère, founder of Helping Seniors in Quebec. The average residence home rent in Ontario, however, is roughly \$3,000-\$4,000 a month.

Nowadays, retirees can also buy their own homes—from luxury single-dwelling homes to apartments—in purpose-built communities. Some, such as the active living developments, may be set up as condominiums, with monthly fees to pay for shared maintenance and services. Apartment condo buildings for retirees are also being built, with some personal services part of the package.

A vehicle called life lease is another option that's been gaining traction in Canada. A cross between renting and owning, a life lease gives a resident the right to occupy a unit and use the communal amenities that particular community offers, such as a games room or a pool, for either a fixed term or for the rest of his or her life. It's

a long-term, low-cost alternative to ownership, and, if you leave, you'll receive only what you initially invested, minus any applicable fees.

Can Someone Help Sort All This Out?

While there are many Internet resources to help Canadians through the decision-making process (see box, page 10), sometimes even that is rather overwhelming for older seniors, especially those whose kids live far away. Consultants can be hired to help locate a suitable residence, and may even be able to arrange the move.

Marie-Claude Giguère is one example. For a fee, the Montreal-based real estate broker will help an older retiree and his or her family find the right retirement home, sell the house, and take care of the move.

"Seniors don't want to move. It's a hard process," Giguère says. She agrees there will likely be more people offering such services in future as the boomers move through the aging process.

"There's a growing need because it's so overwhelming. Families are smaller, kids are scattered. To speak to someone who understands helps."

Today's retirees can be thankful they have many more attractive options available to them than at any other time. From active living communities to assisted care homes, from life lease to luxury-hotel-like settings, the range of options for retirement living is expanding all the time, due in no small measure to the influence of the vanguard of the boomer generation.

The choice is yours. ■