

HOUSING OPTIONS

for Older Adults

Living in Waterloo Region



Region of Waterloo



Region of Waterloo

This booklet was produced by the the Regional Municipality of Waterloo (the Region), Social Services and Planning, Housing and Community Services with input from community agencies/organizations serving older adults as well as individuals/families.



Region of Waterloo

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This booklet is available online at
www.region.waterloo.on.ca

For additional copies please contact
519-883-2117

The Region has made every effort to ensure the accuracy of all information contained in this booklet. However, the Region is not responsible for information that may have changed after the time of printing.

The housing options described in this booklet are offered as suggestions only. Not all options are suitable for everyone. The Region is not responsible for decisions made by individuals.



Waterloo Region Municipal and Township Planning Offices

City of Kitchener	519-741-2433
City of Waterloo	519-747-8712
City of Cambridge	519-740-4650
Township of Woolwich	519-669-8706
Township of Wellesley	519-699-4611
Township of N. Dumfries	519-621-0340 ext. 13
Township of Wilmot	519-634-9444

Waterloo Wellington Community Care Access Centre

800 King St. W.
Kitchener, ON N2G 1E8
Phone: 519-748-2222 or
1-888-883-3313
Fax: 519-883-5555

Waterloo Wellington Community Support Services

Searchable database of local community supports
www.waterlooregion.org/supports/
(This is an Internet-based resource only.)



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Introduction

In 2007, *All Roads Lead to Home: A Homelessness to Housing Stability Strategy for Waterloo Region* (the Strategy) was released. This Strategy identified actions to strengthen the local housing stability system. Providing information about local resources for increasing the housing stability of older adults was one of these actions.

The purpose of the booklet is to provide information about what housing, income and support resources are available to assist older adults who have a low to moderate income.

While the standard definition of seniors includes people at least 65 years old, the term “older adult” is used throughout this booklet and generally includes adults ages 55 years and up.

This booklet also uses the term “housing stability”. People need housing, income and support to maintain stability in their lives. To maintain housing stability over the long term, three criteria must be met:

- **Housing** is a necessity, but it cannot be just any housing. It must be accessible, safe, adequately maintained, of suitable size, affordable and considered acceptable by the individual. The housing must also have security of tenure. Housing is generally considered affordable at no more than 30% of pre-tax income.
- People also must have enough **income** to sustain the minimum standards for: rent, utilities, food, health, clothing, education, transportation and recreation.



(This location is for dropping off forms only. For information or to talk to a Customer Service Representative contact the London office.)

Landlord and Tenant Board – Regional Office

London - Southwestern Regional Office

150 Dufferin Ave., Suite 400

London, ON N6A 5N6

Fax: 519-679-7290 or

1-888-377-8813

Lutherwood Housing Action Centre

Phone: 519-743-2246

Service Canada

409 Weber St. W.

Kitchener, ON N2G 4L6

Phone: 519-579-1550

Service Canada - Income Security Program

Phone: 1-800-277-9914

Waterloo Region Community Legal Services

170 Victoria St. S.

Kitchener, ON

Phone: 519-743-0254

Waterloo Region Domiciliary Homes Program

Social Services

Social Planning, Policy and Program Administration

99 Regina St. S., 5th Floor

Waterloo, ON N2J 4G6

Phone: 519-575-4757, ext. 5004

Waterloo Regional Homes for Mental Health

618 King St. W.

Kitchener, ON

Phone: 519-742-3191

Waterloo and the Townships

Mr. Gord Timmerman

Delivery Agent (for) Waterloo and the Townships
RR#1, Shallow Lake, ON N0H 2K0

Phone: 866-935-3268

Fax: 519-935-3251

Email: gtrrap@hotmail.com

Canada Revenue Agency

Phone: 1-800-959-8281

Community Housing Access Centre (Main Office)

Region of Waterloo

235 King St. E., 6th Floor

Kitchener, ON N2G 4N5

Phone: 519-575-4833

Community Information Centre**Social Planning Council of Kitchener-Waterloo**

151 Frederick St., Ste 300

Kitchener ON N2H 2M2

Phone: 519-579-3800

Grand River Transit

Phone: 519-585-7555

Kitchener-Waterloo Multicultural Centre

102 King St. W.

Kitchener, ON

Phone: 519-745-2531

Old Age Security Program and the Canada Pension Plan:

Phone: 1-800-277-9914 for service in English

1-800-277-9915 for service in French

Landlord and Tenant Board

200 King St. W., Main Floor

Kitchener, ON

Phone: 1-888-332-3234

- Finally, people must have the opportunity to access additional **support**, as needed, to help them live as independently as desired and to connect to others in meaningful ways.

Without these three resources (housing, income and support), people are at-risk of housing instability.

Different phases of life can bring changes that require different forms of housing and/or support. Being informed and planning ahead can help people make the best choices for their specific needs and lifestyle.



Options to Support Independent Living

Many older adults want to remain in their own home as long as possible. Sometimes a minor home adaptation or the arrangement of community services is all that is needed to make it possible for older adults to continue to live independently and safely on their own.



If you would like to remain in your own home, there are different options available that can help.

You may wish to:

- renovate your home with government assistance
- obtain community support services
- seek caregiver supports

Information about each of these options is reviewed below.



Home Renovations with Federal Government Assistance

This section describes the federal government's five residential rehabilitation assistance programs (RRAP) that might be available to help you adapt your home to your changing physical needs.

The RRAP programs, administered by Canadian Mortgage and Housing Corporation (CMHC), help low income Canadians, seniors and people with disabilities live in decent, affordable housing.

Contact Information

Canada Mortgage and Housing Corporation

Phone: 1-800-668-2642

www.chmh.ca

CMHC - RRAP

100 Sheppard Ave. E., Suite 500

Toronto, ON M2N 6Z1

Phone: 1-800-704-6488

Email: rrap_ontario@cmhc-schl.gc.ca

www.cmhcschl.gc.ca/en/co/prfinas/index.cfm

RRAP Programs

Local contacts for Homeowner RRAP and RRAP for Persons with Disabilities:

Cambridge

Planning

City of Cambridge

73 Water St. N., P.O. Box 669

Cambridge, ON N1R 5W8

Phone: 519-740-4650

Fax: 519-622-6184

Email: planning@cambridge.ca

Kitchener

Mr. Wayne Pearce

Delivery Agent (for the City of Kitchener)

46 St. George St.

Paris, ON N3L 2W7

Phone: 519-442-4630

Fax: 519-442-3994

Email: home-fit@sympatico.ca

CPP does not start automatically. You must apply for it, unless you already receive a CPP disability pension and turn 65, at which point your disability pension automatically changes to a retirement pension.

For more information about the Old Age Security Program and the Canada Pension Plan, call:

1-800-277-9914 for service in English

1-800-277-9915 for service in French

Be sure to have your Social Insurance Number on hand when you call.

Or visit the website at:

www.servicecanada.gc.ca/en/audiences/seniors/index.shtml

For information on all financial support programs available for older adults living in Ontario, as well as online application forms and office locations, visit:

www.canadabenefits.gc.ca/f.1.2cl.3st@.jsp?lang=eng&catid=11&geo=5

Other Financial Resources

There may be other sources of financial assistance available. Options that could be explored include, but are not limited to, Veterans Affairs Canada, March of Dimes, Canadian Legions, service clubs etc.

Individuals with low income who are unable to pay utility arrears may be able to receive assistance through the Waterloo Region Energy Assistance Program - contact **519-883-2100**.

Individuals at risk of losing their housing due to a sudden, short-term financial crisis may be able to receive assistance through Lutherwood's Rent Bank and Eviction Prevention Program - contact **519-743-2246 ext. 225** or www.lutherwood.ca.

1) The Home Adaptation for Seniors Independence (HASI) Program

HASI provides financial assistance to lower income older adults to pay for minor home renovations/adaptations that will help them to continue living independently and safely in their homes.

What financial assistance is available from the HASI program?

Assistance is in the form of a forgivable loan of up to \$3,500. The loan does not have to be repaid as long as the homeowner agrees to continue to live in the home for six months (the loan forgiveness period). If the adaptation work is applied to a rental unit, the landlord must agree not to increase the rent as a result of the improvements.

What adaptations can be made?

Adaptations made through the HASI program should be minor items related to loss of ability. The adaptations must also:

- be permanently installed or fixed to the dwelling.
- improve access to basic facilities in the home or increase physical safety for the resident.

Examples of eligible adaptations are handrails in hallways, easy-to-reach work and storage areas in the kitchen, lever handles on doors and grab bars in the bathroom.

Supportive care and portable aids, such as walkers and household appliances, are not eligible. Repairs, alterations or adaptations not related to the resident's loss of ability are not eligible under this program.

2) Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP)

CMHC offers financial assistance to low-income homeowners for repairs that bring the home up to a minimum level of health and safety.

Homeowners may qualify for assistance if their property is at least five years old and the total household income is at or below a level set by CMHC. Eligible repairs include improvements to heating, structural, electrical, plumbing and fire safety systems. The quality of repairs should ensure the useful life of the home for at least 15 years.

What financial assistance is available?

Financial assistance is in the form of a fully forgivable loan. The loan does not have to be repaid if you agree to continue to own and live in this house during the loan forgiveness period, which could be up to five years.

The amount of the loan is based on the cost of mandatory repairs and the area in which you live. In southern Canada, this maximum is \$16,000.



Guaranteed Annual Income System

The Guaranteed Annual Income System (GAINS) is a provincial program that ensures a guaranteed minimum income for Ontario older adults (65 and older). It provides monthly payments to qualifying pensioners on top of the federal Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS). The Ontario Ministry of Revenue (OMR) administers the program.

The GAINS payment is based on income levels (single or the combined income as a married or common-law couple). The annual GAINS payment available is determined annually through filing an income tax return. The GAINS annual cycle begins in July of each year.

The amount of GAINS payment is directly linked to the amount of your federal GIS monthly payments. GAINS payments range from a minimum of \$2.50 to a maximum of \$83.00 per month.

It is not necessary to apply for the GAINS. If you meet the eligibility requirements, GAINS payments will be determined automatically based on information OMR receives from Human Resources and Social Development Canada.

Canada Pension Plan

The Canada Pension Plan (CPP) is a federal monthly pension paid to people who contributed to this program while they were working. The pension is designed to replace about 25 % of the earnings on which a person's contributions were based.

To qualify for a CPP retirement pension, you have to have made at least one valid contribution to the Plan and be 65 years of age. You may receive a reduced pension at age 60, if retired. You may, under certain circumstances, be eligible to collect CPP between 60 and 64 years of age (a disability pension).

Financial Assistance Programs for Older Adults

Older adults are eligible for a number of income security programs. Eligibility criteria for each program varies, so it is important to call to find out what you may be eligible to receive: **Service Canada - Income Security Programs at 1-800-277-9914.**

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is a federal program providing additional income to older adults living in Canada. Eligibility for GIS is dependent on the amount of your income and that of your spouse or common-law partner. In order to receive GIS, you must already be receiving the Old Age Security pension. You can apply for the GIS program at:

Service Canada
409 Weber St. W.
Kitchener, ON N2G 4L6
Phone: 519-579-1550
www1.servicecanada.gc.ca

You do not have to reapply annually for GIS. This occurs automatically when you file your income tax return before April 30. If you did not qualify for the GIS in the past, but your income has decreased, you may now be eligible and should apply as soon as possible.

Old Aged Security Program

The Old Age Security (OAS) Program is a federal program providing older adults with a modest pension at age 65 if they have lived in Canada for at least 10 years. If you are a low-income older adult, you may be eligible for other income supports as early as age 60.

3) Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP — Disabilities)

CMHC offers financial assistance to allow homeowners and landlords to pay for modifications to make their property more accessible to persons who have a disability, which includes older adults. These modifications should eliminate physical barriers, safety risks and improve conditions so that people can continue to live comfortably in their homes.

Examples of eligible modifications include ramps, handrails, chair lifts, bath lifts, height adjustments to countertops, flashing lights and vibrating bed devices (to alert those who are hearing impaired of fire alarms, door bells and the telephone ringer).

Therapeutic care, supportive care, and portable aid equipment, such as walkers and wheelchairs, are not eligible for funding.



What financial assistance is available?

Financial assistance is in the form of a fully forgivable loan. Homeowners must agree to continue to own the house during the loan forgiveness period, which could be up to five years. Landlords must also agree to certain rules that cover the amount of rent that can be charged to eligible tenants.

4) Rental Residential Rehabilitation Assistance Program (Rental RRAP)

This program offers financial assistance to landlords of affordable housing to pay for mandatory repairs to homes occupied by low-income tenants, which includes older adults. Mandatory repairs are those required to bring properties up to a minimum level of health and safety.

The quality of the repairs should extend the useful life of the dwelling for at least 15 years. Assistance is in the form of a fully forgivable loan of up to 100 per cent of the cost of eligible repairs.

5) Residential Rehabilitation Assistance Program — Secondary/Garden Suite

CMHC offers financial assistance for the creation of a Secondary or Garden Suite for low-income older adults or people with a disability to make it possible for them to live independently in their community, close to family and friends.

A **secondary suite**, sometimes called an in-law suite, is a self-contained separate unit within an existing home or an addition to a home. These suites include a full kitchen and bath facilities, as well as a separate entrance.

A **garden suite** is a separate living unit that is not attached to the principal residence, but built on the same property.

Secondary and garden suites must meet all applicable building code requirements, as well as local municipal planning and zoning regulations.

Not all municipalities permit secondary or garden suites. Contact your local municipal or township office for information on zoning requirements and by laws.

The Board also provides landlords and tenants with information about the rights and responsibilities they each have under the RTA. Information on the following relevant topics can be obtained by contacting the Landlord and Tenant Board:

- Rent for a new tenant
- Rent deposits, post-dated cheques and automatic payments
- Rent receipts
- Rent increase guidelines
- Rent increases above guidelines
- Maintenance and Repairs
- Entering a rental unit
- Ending a tenancy
- Reasons for eviction

Landlord and Tenant Board

Local: 416-645-8080

Toll-Free: 1-888-332-3234

Visit the website at:

www.ltb.gov.on.ca/en/Key_Information/STEL02_111677.html

Regional Office Locations and Contact Information

Regional Offices have Customer Service Representatives available during regular business hours.

Applications and supporting documents may be filed in person, by mail or by fax to any Regional Office below:

London - Southwestern Regional Office

150 Dufferin Ave., Suite 400

London, ON N6A 5N6

Fax: 519-679-7290 or

1-888-377-8813

Rules for Rental Housing

The Residential Tenancies Act (RTA) came into effect on January 31, 2007. The RTA sets rules for most residential rental housing in Ontario and replaces the previous legislation, known as the Tenant Protection Act. Tenants and landlords of most rental units are covered by this legislation. Maintenance of the premises and the reasons for eviction are governed by the RTA.

A rental unit can be an apartment, a house, or a room in a rooming or boarding house (including a Domiciliary Hostel, Retirement Home and Long-Term Care Home). The RTA does not apply if a tenant shares a kitchen or bathroom with the landlord.

The Landlord and Tenant Board (the former Ontario Rental Housing Tribunal) is the regulatory body of the RTA. Similar to a court, the Board resolves disputes between landlords and tenants. A dispute can be brought to the Board by either a landlord or a tenant.

Disputes can be worked out through mediation or adjudication. In mediation, a Board Mediator helps a landlord and tenant reach an agreement they are both satisfied with. Adjudication is a hearing where a Board Member makes a decision based on the evidence the landlord and tenant present. The Board Member issues an order on the dispute, which becomes the final decision of the Board.

In Waterloo Region, you may contact the township or municipal office where you live:

City of Kitchener	519-741-2433
City of Waterloo	519-747-8712
City of Cambridge	519-740-4650
Township of Woolwich	519-669-8706
Township of Wellesley	519-699-4611
Township of North Dumfries	519-621-0340 ext. 13
Township of Wilmot	519-634-9444

To find out more information about these five RRAP programs including eligibility requirements and how to apply:

Call **CMHC** toll free at **1-800-668-2642** or visit the website at www.cmhc.ca

Important: Work carried out before a RRAP loan is approved *in writing* is **not eligible** for funding under this program.

If you are interested in the Homeowner RRAP or the RRAP for Persons with Disabilities, you can speak with someone locally:

Cambridge

Planning
City of Cambridge
73 Water St. N., P.O. Box 669
Cambridge, ON N1R 5W8
Phone: 519-740-4650
Fax: 519-622-6184
Email: planning@cambridge.ca

Kitchener

Mr. Wayne Pearce
Delivery Agent (for the City of Kitchener)
46 St. George St.
Paris, ON N3L 2W7
Phone: 519-442-4630
Fax: 519-442-3994
Email: home-fit@sympatico.ca

Waterloo and the Townships

Mr. Gord Timmerman
Delivery Agent (for The City of Waterloo and the Townships)
RR#1, Shallow Lake, ON N0H 2K0
Phone: 866-935-3268
Fax: 519-935-3251
Email: gtrrap@hotmail.com

What if I cannot afford long-term care?

Long-term care homes cannot refuse admission to eligible individuals based solely on their inability to pay for accommodation.

If you do not have enough income to pay for the basic room, the government can provide a subsidy. WW-CCAC can provide general information on subsidy programs. Each long term care home is responsible for completing the application for subsidy once the individual has been accepted as a resident.

If you move to a long-term care home, and your spouse does not, this is known as an Involuntary Separation. If a large portion of your pension income goes towards payment for your long-term care accommodation, leaving your spouse with little or no income, you or your spouse may be eligible for Guaranteed Income Supplement (GIS) (defined on page 34). When there is an Involuntary Separation, financial supplements can be calculated on the basis of two individuals (and not as a couple), which can help you maximize your income. For more information, call toll free:

**Service Canada - Income Security Program at
1-800-277-9914.**

Support to Explore Housing Options

Lutherwood's Housing Action Centre-Housing Coordinator provides assistance with accessing or maintaining rental housing. Clients can access housing information, referrals, assistance with applying for subsidized housing, individual housing counselling, etc. Clients can also access the independent resource centre allowing them free use of computers, internet, telephones, newspapers, photocopiers and fax machines. The Housing Coordinator can be contacted at **519-743-2246 ext. 401** or for further information www.lutherwood.ca (under Employment Services).

Costs

The Ministry of Health and Long-Term Care pays for the care you receive, but residents are required to pay a co-payment, the cost of which is dependant on the type of accommodation. The accommodation rates are adjusted periodically by the Ministry and are standard across Ontario. Rates at the time of printing are provided below. Basic rooms accommodate two, three or a maximum of four people (depending on when the home was built). Semi-private rooms accommodate two people (couples or sharing with another person) and private rooms are intended for one person.

Type of Accommodation	Co-Payment Daily Amount	Co-Payment Monthly Amount
Basic or standard accommodation		
Various styles (Depending on when the home was constructed or renovated)	\$53.07	\$1,614.21
Preferred accommodation		
Semi-private room (Basic plus a maximum of \$8.00)	\$61.07	\$1,857.55
Preferred accommodation		
Private room (Basic plus a maximum of \$18.00)	\$71.07	\$2,161.71

Respite or Short-Term Care

You may live in your own home but require short-term support. If this is the case, you may be eligible to move into a long-term home or retirement home for a short period of time.

This type of care is designed to assist individuals during recovery from illness or provide temporary relief for a family caregiver. This might be an option if:

- the primary caregiver is planning a vacation
- the primary caregiver needs a well-deserved rest
- a person needs a short recovery period following an illness or surgery before returning home (this is called convalescent care)

Admission to the short-term stay program in long-term care homes is arranged by the Waterloo Wellington Community Care Access Centre (WW-CCAC). The maximum length of stay is 30 days at a time, up to three times a year (for a total of 90 days). The care provided is the same as that for long-term stay residents, with the opportunity to take part in activities and share in all aspects of the daily routines. To be eligible for this program, you must intend to return home at the end of your stay. Admission to short-term stay programs in retirement homes is arranged privately. Contact WW-CCAC for a list of local retirement homes.

The cost for short-term care programs in long-term care homes is currently \$33.75 per day. The cost for short-term care programs in retirement homes varies from home to home.



Community Support Services

If you would like to remain in your own home, but require personal support or assistance to carry out everyday tasks, a variety of private and government assistance programs are available to you in Waterloo Region.

Local community support services and programs for older adults include:

- nursing care and/or homemaking
- physiotherapy, occupational therapy, dietary consultation, social work, speech and language pathology
- recreation and leisure programs
- specialized transportation and subsidies
- friendly visiting
- meal delivery services, such as Meals on Wheels
- senior day programs
- respite programs (caregiver relief)
- life line
- hospice (end of life)
- support groups for individuals and families coping with chronic diseases such as Alzheimer's.



Choosing a Home

Ideally, you and someone you trust should phone and make an appointment to tour a number of homes. Make sure that your questions have been addressed before making a final decision on which home you would like to live in.

Applying for Long-Term Care

Making the decision about when to seek long-term care can be difficult. When you think it is time to apply to a long-term care home, contact the WW-CCAC who will assign your family a Case Manager.

The Case Manager will:

- Provide information about long-term care homes
- Provide information on financial assistance, if required
- Carry out a needs assessment and determine your eligibility
- Coordinate the application process
- Provide information on alternatives to long-term care homes such as supportive/assistive housing, retirement homes and senior's apartments
- Assist individuals and families to make an informed decision on a long-term care home
- Provide information on the waiting list for long-term care homes in the region
- Offer a spot in the preferred long-term care home, when one becomes available
- Place individuals in long-term care homes



The Waterloo Wellington Community Care Access Centre (WW-CCAC) is able to assist you in finding the personal supports to help you or a loved one continue to live independently.

For local resources, contact **CCAC** toll free at **1-888-883-3313** (CCAC Main Office) or visit their website at www.ccacont.ca and follow the link for CCAC Locator. The WW-CCAC can be found in region #3.

CCAC also has a new information and referral service, featuring the largest database in Ontario. Local resources can be identified by city or postal code. To access this service call 519-310-2222 or visit the website at 310ccac.ca.

Information is also available from the Community Information Centre of Waterloo Region by calling 519-579-3800.

If you would like to learn about programs and services available in Waterloo Region online, you can also search the detailed information available on the Waterloo-Wellington Community Support Services Network website at www.waterlooregion.org/supports/. Please note that this is a searchable database only and is not supported by a staff person to answer your questions by phone.

Independent Affordable Rental Housing Options

Community Housing in Waterloo Region

Community Housing is rental housing that offers affordable market rent units and subsidized units for individuals and families who are finding it difficult to afford adequate housing in the private rental market. Community housing is built and operated by non-profit groups, housing cooperatives, municipal non-profit corporations and private landlords.

Community Housing includes apartment buildings, townhouses, semi-detached, and single family homes. Units vary in size from bachelor apartments to five-bedroom homes. Most buildings have a mix of rent-geared-to-income and market rent units. Tenants who live there have different levels of income. Some buildings are for seniors only, and others may be for families, singles or all household types. Some units are accessible for people with disabilities. Other buildings offer assistance to people who need support to live on their own.

In our region, Community Housing is the responsibility of the Region through Planning, Housing and Community Services.

The type of Community Housing you will qualify for and the rent you will pay depends on several things:

- your household's total gross monthly income
- how many people live in your household
- the building selections you make on the application
- your age
- support services needed, if any

In order to qualify to live in a long-term care home, a person must:

- be 18 years of age or older
- possess a valid Ontario Health Card
- have health care needs that cannot be met with any combination of community care giving or community-based services in the home
- have health care needs that can be met in a long-term care home

If you or a family member have been deemed ineligible for



a long-term care home but feel you are eligible, you have the legal right to appeal the assessment. If you choose to start the appeal process, your Case Manager at the WW-CCAC can give you the appropriate phone numbers and contact information.

Long-Term Care Homes

Long-term care homes provide safe and secure accommodation and supervised health services when living at home is no longer possible. Staff at the local WW-CCAC can provide information about long-term care homes in Waterloo Region and coordinate the application process.

Services provided in long-term care homes include:

- Room and board
- 24-hour supervision
- Nursing and personal care
- Housekeeping, including laundry services
- Regular and emergency medical care by the on-call physician
- Medication administration and treatment
- Assistance with activities of daily living
- Social and recreational programs
- Pastoral services

Eligibility



There are three types of assisted and affordable housing programs in Waterloo Region.

1) Rent Supplement (rent-geared-to-income)

In rent supplement units, the Region gives the landlord the difference between the rent-geared-to-income amount the tenant pays, and the market rent for the unit. For example, say as a rent-geared-to-income tenant, you can afford to pay \$500 a month (based on 30% of your gross monthly household income). But, the landlord charges \$750 a month. So, the landlord receives the \$250 difference from the Region.



2) Below Average Market Rent

Some private landlords have apartments that they rent at a rate below the Average Market Rent for Waterloo Region. To qualify for a Below Average Market Rent unit, your income must be below a set amount, determined annually. For example, say the maximum income limit for a two-bedroom Below Average Market Rent unit is \$29,000. This means that the total of your household's gross annual income cannot be more than \$29,000 at the time that you move into the unit.

Your household income will NOT be checked again while you live in the unit. This type of rent is NOT geared-to-income. That means that your rent will not go up if your income goes up, or down if your income goes down. But, Below Average Market Rent units can have annual rent increases, according to the rent control guidelines.



Sunnyside Supportive Housing

A new 30-unit supportive housing building for older adults is under development, scheduled to be opened in 2010.

It will be located on the grounds of Sunnyside Home in Kitchener. This supportive housing program will provide affordable housing for individuals who also require special care or support to live alone safely in the community.

Sunnyside Supportive Housing may be appropriate if you are looking for:

- Your own apartment near other people who have similar lifestyles and/or social interests
- Rental housing with possible government rent-geared-to-income subsidy
- Government-funded personal care services
- 24-hour availability of personal care and support
- Other optional services (e.g. meals or social activities)

And you don't need:

- Immediate or 24-hour availability of nursing care or specialized health services

You can apply for this program through Community Housing as identified on page 17.

The 10 domiciliary hostels listed below are currently able to consider new tenants, space permitting.

Name / Address	Phone
Doon Valley Manor Doon Valley Dr., Cambridge	519-895-0842
Grand River Retirement Home Grand Ave. N., Cambridge	519-621-5502
Kingsview Residence Blair Rd., Cambridge	519-653-5599
Marsdale Manor Linnwood Ave., Cambridge	519-622-5864
Millwood Manor Mill St., Kitchener	519-745-9901
Pandora Lodge Pandora Ave. N., Kitchener	519-576-0309
St. James Place Elliot St., Cambridge	519-622-9147
Underhill Residential Home Erb St. W., Waterloo	519-884-7160
Victoria Retirement Home Piper St., Ayr	519-632-7541
Waring Estates Concession St., Cambridge	519-622-2935

3) Housing Allowance

In the Housing Allowance Program, landlords receive a fixed partial rent payment from the Region of Waterloo, up to \$300. The tenant pays the balance of the rent. Like the Below Average Market Rent units, to qualify for the Housing Allowance Program, your income must be below a certain amount. But, in



the Housing Allowance Program, we will test your household income once a year. This is to make sure that you still qualify. If your income goes up, and is higher than the amount allowed, you will have to pay the full market rent for the unit. Or you must give the landlord 60 days notice and move out. The Housing Allowance Program will end on March 31, 2013.

Applying for Community Housing

If you would like to apply for Community Housing, you will need to fill out an application to be placed on the centralized waiting list. The waiting list is accessed by more than 50 housing providers throughout Waterloo Region and is overseen by the Community Housing Access Centre.

Applications can be picked up and dropped off at any of the Access Sites listed on the next page, or you can call an Access Site office and have an application mailed to you. Applications are also available online at www.region.waterloo.on.ca/chac.

Access Sites in Waterloo Region:

Kitchener

Community Housing Access Centre (Main Office)

Region of Waterloo

235 King St. E., 6th Floor

Kitchener, ON N2G 4N5

Phone: 519-575-4833

Fax: 519-893-8648

TTY: 519-575-4605

Office Hours: Mon - Fri 8:30 a.m. - 4:30 p.m.

Eby Village/House of Friendship

50 Eby St. S.

Kitchener, ON N2G 3L1

Phone: 519-578-5203

Fax: 519-570-2475

Call for office hours

Waterloo Region Homes for Mental Health Inc.

618 King St. W.

Kitchener, ON N3G 1C8

Phone: 519-742-3191

Fax: 519-742-5232

Call for office hours

Domiciliary Hostels

In the Domiciliary Hostel Program, a daily subsidy is paid to a privately owned boarding or retirement home to provide food, permanent accommodation, and support to individuals who require assistance with the activities of daily living.

The homes provide furnished rooms and support such as 24-hour supervision, assistance with bathing, grooming, rising and retiring, medication administration and recreation/leisure opportunities.

Eligible individuals may include the frail elderly, or people with a disability (physical, cognitive, mental health and/or addiction issues). To be eligible for the Domiciliary Hostel Program, a person must be on one of the following fixed incomes: Ontario Works (OW), the Ontario Disability Support Program (ODSP), the Old Age Security (OAS) or the Canada Pension Program (CPP). In addition, individuals cannot own any assets.

The following is a current list of homes that participate in the Domiciliary Hostel Program that may be accepting new tenants. Each home must be contacted to determine suitability and to verify bed availability.

The Region has administered the Domiciliary Hostel Program in Waterloo Region on a cost-shared basis with the Ministry of Community and Social Services since 1973. For more information contact the Region at 519-575-4757, Ext. 5004. To review the Region's Domiciliary Hostel Standards, visit the Region's website at: www.region.waterloo.on.ca.



Housing with Support in Region of Waterloo

While community agencies offer many programs and services to help people maintain their independence and stay at home as long as possible, there may come a time when additional care and support is needed. Retirement homes, domiciliary hostels, supportive housing is needed, and long-term care homes are options you may want to consider.

Retirement Homes

Retirement homes or residences are privately owned rental accommodation for older adults who are able to manage and pay for their own care. These homes do not receive funding and they are not regulated by the Ontario Ministry of Health and Long-Term Care.

Generally, retirement homes are designed for older adults who need low to moderate support with their daily living activities. These settings allow residents to live as independently as possible, while providing certain services and social activities.

You can apply directly to the retirement home provider of your choice. The amount of care provided to residents varies between homes. The retirement home may assess your needs to ensure that it can provide you with the appropriate support. It is important to visit a number of retirement homes to learn about what they have to offer and to find out which one would best meet your needs. The Waterloo Wellington Community Care Access Centre (WW-CCAC) can provide you with a current list of retirement homes in Waterloo Region.

The **WW-CCAC** can be reached toll free at **1-888-883-3313** or locally at **519-748-2222**.

Waterloo

Shamrock Co-operative Homes Inc.

446 Kingscourt Dr.
Waterloo, ON N2K 3R9
Phone: 519-746-7921
Fax: 519-746-2789
Call for office hours

YWCA Lincoln Road Apartments

155 Lincoln Rd.
Waterloo, ON N2J 4S7
Phone: 519-747-2200
Fax: 519-747-4475
Call for office hours

Cambridge

Community Housing Access Centre (CHAC)

Region of Waterloo
150 Main St.
Cambridge, ON N1R 8H6
Phone: 519-575-4833
Fax: 519-740-5957
TTY: 519-575-4605
Office Hours: Tuesday, Wednesday, Thursday only,
8:30 a.m. to 4:30 p.m.

Cambridge Kiwanis Village Non-Profit Housing

1195 King St. E.
Cambridge, ON N3H 5N5
Phone: 519-650-4403
Fax: 519-650-9848
Call for office hours

Other Affordable Rental Housing Options

The Community Housing providers listed below have units specifically for older adults that are not included on the Region's centralized waiting list. Each of these providers must be contacted separately if you would like an application form for subsidized or market rent housing. These housing providers oversee their own waiting lists and set rents according to different guidelines.



Location	Name of Home	Address	Phone
Waterloo	Civitan Non-Profit	144 Erb St. E.	519-886-2220
	Waterloo Mennonite Homes	27 George St.	519-886-6203
	Woodland Terrace	302 Erb St. W.	519-886-1341
Kitchener	Senioren Haus Concordia	483 Ottawa St. S.	519-745-1200
	St. Josephs Non-Profit	181 Courtland Ave. E.	519-745-4860
	Thaler Manor Non-Profit	163 Thaler Ave.	519-748-6027
Cambridge	Fairview Mennonite Homes	515 Langs Dr., and 601 Duke St.	519-653-5719
	Slovak Villa Seniors	284 Clyde Rd.	1-877-336-4283 x231
	St. Luke's Place	1624 Franklin Blvd.	519-658-5183
	St. Peter's Place	824 King St. E.	519-653-2805
North Dumfries Township	Kirkwood Apartments	191 Stanley St., Ayr	519-632-8036
Wilmot Township	Nith Terrace Non-Profit	156 Waterloo St., New Hamburg	519-662-6883
	Vesper Springs Manor	134 Snyders Rd. E., Baden	519-634-8218
Woolwich Township	Sprucelawn Non-Profit	8 Dunke St. N., Elmira	519-669-5852
	St. James Manor	33 Front St., St. Jacobs	519-664-1311
	Valleyview Manor	1070 Printery Row, St. Jacob's	519-664-2496