

APPENDIX A

HOUSING ASSISTANCE TO STAY AT HOME

There are many housing options available for older persons. The preferred option for most seniors is to remain in the familiar and comfortable surroundings of their own homes or apartments. In recent years increased attention has focused on **financial considerations**, **home adaptations**, and **support services** in order to better accommodate this housing preference. The Canada Mortgage and Housing Corporation (CMHC) provides extensive information on ways and means to “age in place” or remain safely in your own home. Information on programs including Home Adaptations for Seniors’ Independence (HASI), About your House – Preventing Falls on Stairs, and Life Lease Supportive Housing can be found at 1-800-668-2642 or: www.cmhc.ca.

Financial Options

Home Equity Conversion

Home equity conversion plans are intended to enable seniors to generate income from their equity, yet remain in their own homes. Most major banks and trust companies currently provide home equity lines of credit (LOC), secured by a mortgage of up to 75 per cent of the lending value of the property with the following re-payment options:

- Under a **reverse mortgage**, a lender provides a homeowner with a loan against some of his/her equity. The loan funds may be disbursed as a monthly payment or a lump sum which can then be used by the homeowner to purchase an annuity. The loan and accrued interest need to be repaid only when the house is sold.
- In a **sale-leaseback plan**, an investor buys the home for a lump sum down payment plus monthly payments and then leases it back to the former owner for life.

Home Adaptations

Home Adaptations for Seniors' Independence (HASI)

CMHC helps homeowners and landlords pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently through the **HASI** program. Assistance in a forgivable loan for up to \$3,500 can be made to homeowners and landlords for home adaptations such as: handrails, easy-to-reach work and storage areas in the kitchen, lever door handles, walk-in showers with grab bars, or bathtub grab bars and seats. Eligibility rules apply.

CMHC also offers the Homeowner Residential Rehabilitation Assistance Program (Homeowner **RRAP**) to low-income homeowners and the Residential Rehabilitation Assistance Program for Persons with disabilities (**RRAP-D**). These programs are similar to HASI and provide financial assistance for home repairs, the creation of Secondary/Garden suites (see explanation below), or to improve home accessibility. Eligibility rules apply. For further information call 1-800-668-2642 or visit www.cmhc.ca.

Income Tax claim for Expenses related to New Home Construction or Renovations

Expenses incurred after February 22, 2005, relating to new home construction or renovations to an existing dwelling of someone with an impairment which enables his/her access to, or mobility within the home can be claimed on lines 330 or 331 of the income tax form: Medical Expenses for self, spouse, or common-law partner, and your dependent children born in 1988 or later. You can claim all of the expense if the reimbursement is included in your income, and you did not deduct the reimbursement anywhere else on your return. Refer to your income tax guide for further information.

Apartments in Houses or Secondary Dwellings

Apartments in houses or ***secondary dwellings*** are self-contained residential units which can be put in place at the time of construction, or created through subdividing or adding to an existing house. In the City of Ottawa, these units can now be created in all detached, semi-detached and duplex dwellings in all zones where the use is permitted. This option allows elderly homeowners to remain in a home that is too large for their personal needs, or too expensive in taxes and upkeep. New zoning regulations can be reviewed at: www.ottawa.ca/city_services/planningzoning/s_dwelling/index_en.html. Further information can be found at: www.ottawa.ca.

Garden Suites

The *garden suite* is a free-standing dwelling unit that can be placed temporarily on the property accommodating an existing single-family dwelling. Seniors and younger persons with disabilities are able to live independently while having access to informal support services provided by relatives or friends who live in the single-family dwelling. Garden suites must comply with City of Ottawa zoning regulations. For additional information, refer to The Complete Guide to Secondary/Garden Suites available from CMHC, phone 613-748-2321, or visit: www.cmhc.ca.

Support Services

Other types of support required to remain at home may be related to personal needs or help with home maintenance, snow shoveling etc. Look at the section entitled '*Need more Help?*', or use the Directory of Resources for Senior Citizens of Ottawa at: www.seniorcouncil.org, phone 613-234-9044, or email: scc-info@seniorcouncil.org.