



Understanding your
senior living care
options in Ontario

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Introduction

Retirement should be a relaxing and comfortable chapter of life well-deserved after a lifetime of working, where you spend your days enjoying the people and pastimes that matter the most to you. And as you approach the later years of your retirement and perhaps find your personal needs changing, it's important to consider the different options available to you or a loved one that can help you maintain a good quality of life.

We understand that with a wide array of care service options to choose from—including family support, government funded or private home care, retirement living, and long term care—it's complex to not only know the benefits of each option, but which one will work best for you and your family.

That's why we put together this comprehensive guide: to help you understand the senior healthcare options available to you in Ontario, as well as the key elements to consider with each. We also discuss what retirement living is and why it may be the best choice for you or a loved one, as well as what types of care services you can expect to find in a Chartwell retirement residence. You'll also see we answer some commonly asked questions we get from individuals just like you who are on their journey of discovery too.

We hope this guide can move you one step closer to making an informed decision for your retirement, or helping your loved one find the support they need to live with the comfort and peace of mind they deserve.



Care and support options in Ontario

You'll find there are a variety of care and support options available to seniors in Ontario, each with their own appeal:

Family and friend caregiving support

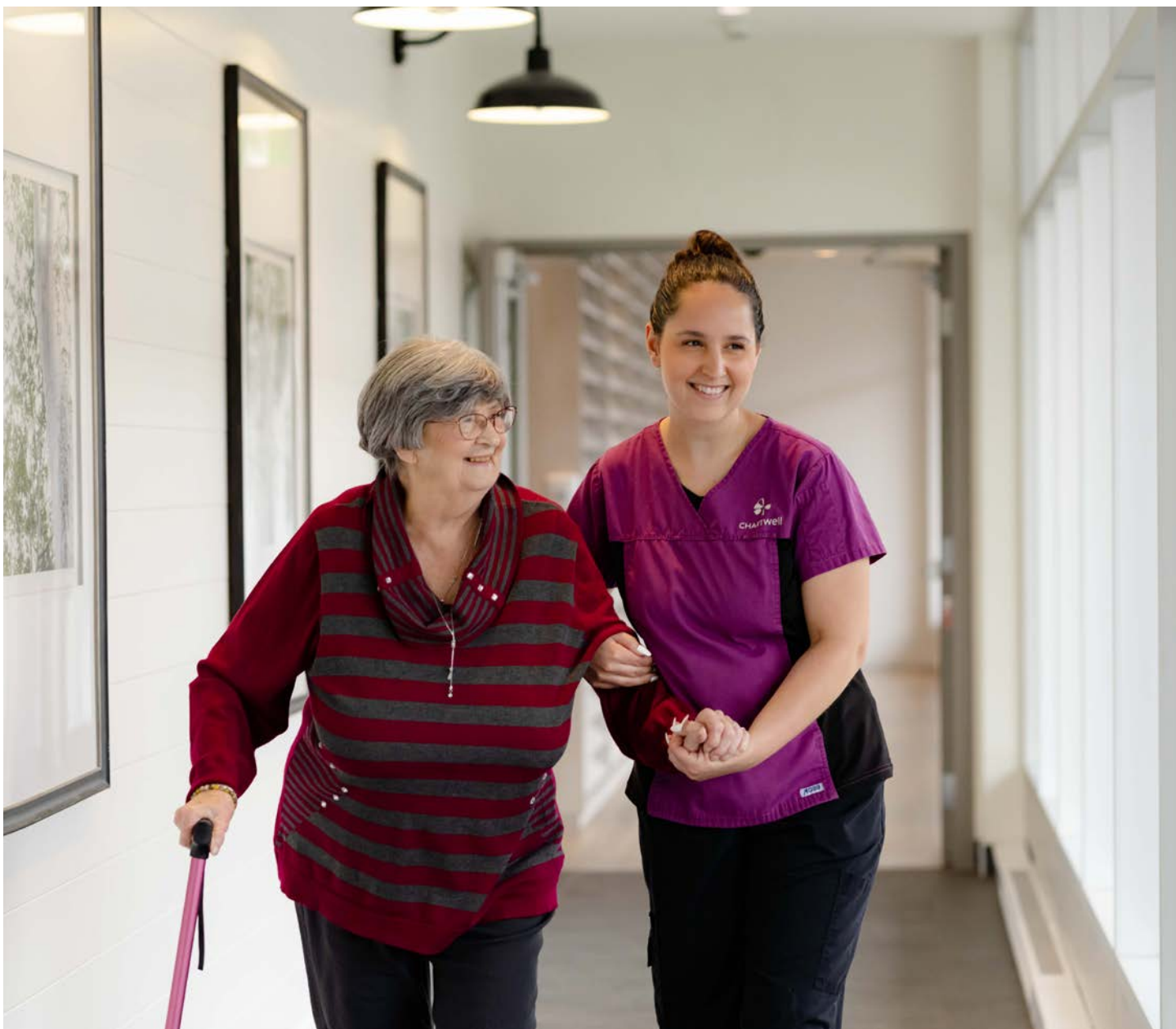
Quite often, **spouses, children, friends or neighbours** support a senior loved one as their needs change—perhaps with errands like grocery shopping, transportation to appointments, home and yard maintenance, medication coordination, or even personal care needs. While this support comes from a place of love, many caregivers find they are not adequately equipped to support an aging loved one when the amount of care they require outpaces their abilities or understanding, causing issues of safety or even caregiver fatigue. Furthermore, some seniors prefer not to rely on support from family and friends, eager to seek care services from professionals to maintain their independence and dignity.



Private and public homecare

Another care option in Ontario that is often discussed is **private home care**. Seniors and their families may choose to hire a homecare company to perform various tasks—from managing daily medications and assisting with aspects of a daily routine like dressing, to foot care or having meals delivered. This may seem like a convenient option for families, but the cost of hiring such professionals is higher than many people expect. While some **public homecare** costs may be covered by provincial health agencies, there are varying standards for eligibility and the number of hours and visits available. And for seniors who require round-the-clock support from a private homecare company, costs can escalate quickly, running into thousands or tens of thousands of dollars per month depending on the level of nursing care needed.





Long term care

Sometimes, seniors with complex medical and mobility needs or mid-to-late stages of dementia opt for **long term care residences**, which offer 24-hour nursing care. Long term care, commonly known as “nursing homes,” can feel more like medical settings depending on the residence selected and have long waiting lists as the option is subsidized by the government (this is not free as a co-payment is required). Many people assume that if they need care services, they must move to a long term care residence; as you’ll see, this is quite untrue.

Retirement Residences

Which leads us to **retirement residences**, also known as independent or supportive living, an accommodation and support option in Ontario that is growing in popularity among seniors. Life in a retirement residence isn’t just about accessing care services but enjoying a living experience that prioritizes all aspects of health and wellness so seniors can thrive in their later years. Considering the misconceptions surrounding retirement homes, their positive impact may not seem apparent at first. Nevertheless, there are many reasons why people choose care in a retirement residence setting.

[Read on to learn more!](#)

Why do seniors choose care in a retirement residence setting?



Retirement residences provide a great blend of access to **personalized care, community belonging, social and wellness opportunities** and convenient services like **dining, housekeeping, transportation** and much more. Older adults who choose to move into a retirement residence can customize their care plans according to their needs and wishes. For example, Chartwell offers flexible care and support options that can be built upon as someone's needs evolve over time, giving individuals and their families the comfort and peace of mind they deserve—and without the need for multiple moves. As a result, you or a loved one can focus your time and energy on what's most important to you, with friendly and dedicated **staff available to lend as much support as you wish.**

“ Growing older doesn't mean dismissing the hobbies, passions and social connections that are essential to the fabric of who you or a loved one are.”

Growing older doesn't mean dismissing the hobbies, passions and social connections that are essential to the fabric of who you or a loved one are. That's why Chartwell retirement residences are designed for older adults to enjoy a holistic lifestyle that simultaneously caters to their personal care needs. With carefully curated social calendars, delicious and nutritious dining menus, and diverse leisure and fitness experiences, you or a loved one can live out your retirement years with the ease and comfort you desire.

Another element of senior living that appeals to Ontario residents is that home maintenance tasks and everyday chores are taken care of by staff you come to know and trust. Seniors in the second half of retirement may find it increasingly difficult to keep up with homeowner responsibilities, whether it's snow shovelling, laundry, yard work, grocery shopping, roof repairs, or dishes. At a retirement residence like Chartwell, you or a loved one have peace of mind knowing that you no longer must bear the weight of these responsibilities.



Living and care options available in Chartwell retirement residences in Ontario

If you are interested in senior living in Ontario, but unfamiliar with what types of care services are offered in retirement residences, exploring the different lifestyle options available is a good place to start. Chartwell offers a variety of care and accommodation options that cater to a wide spectrum of needs, preferences, and abilities for today's seniors— from seniors' apartments and independent living services, to assisted living and memory care lifestyles.



Seniors' Apartments

Seniors' apartments are ideal for downsizers, couples, and active older adults who do not need care. You can enjoy a quiet, safe community to live in, with built-in opportunities for casual socialization with people who share your interests and outlooks. Seniors' apartments and townhomes provide the ideal balance of a simplified, maintenance-free lifestyle with convenience and community.



Independent Living

Independent living is a lifestyle option that caters to a wide range of seniors' needs and thus provides access to a myriad of beneficial services and flexible care options. Whether you're an active and independent older adult looking for convenient services like dining, housekeeping, and social activities to make life easygoing, or you'd benefit from some daily support like medication management or assistance in the morning or evening to feel your best, independent living can deliver the personalized lifestyle you're looking for.



Assisted Living

Assisted living provides seniors with significant daily support to live in comfort and with the quality of life they deserve. It is best suited for seniors managing moderate-to-heavy care needs, mobility challenges, or mild cognitive impairment. Chartwell has dedicated assisted living neighbourhoods within some of our retirement residences, providing a warm and inviting setting where family and friends are welcome. In assisted living, residents can benefit from:

- Medication management and distribution
- Assistance with morning or evening routines
- Showering or bathing assistance
- An escort to meals and activities
- Hand and foot care
- And many more specialized services



Memory Care or Memory Living

If you are navigating the early-to-middle stages of dementia, or have an aging parent, spouse, or family member living with dementia or Alzheimer's, then Chartwell's memory care or memory living services may be for you. Memory care and memory living retirement residences are safe and secure, with access to specialized services and support that can help you or a loved one lead a good day, every day. They offer a unique person-centred approach to care and staff training, higher staff-to-resident ratios, specialized dining and activities, and hands-on support for family. In addition to these features, you may receive valuable care services like:

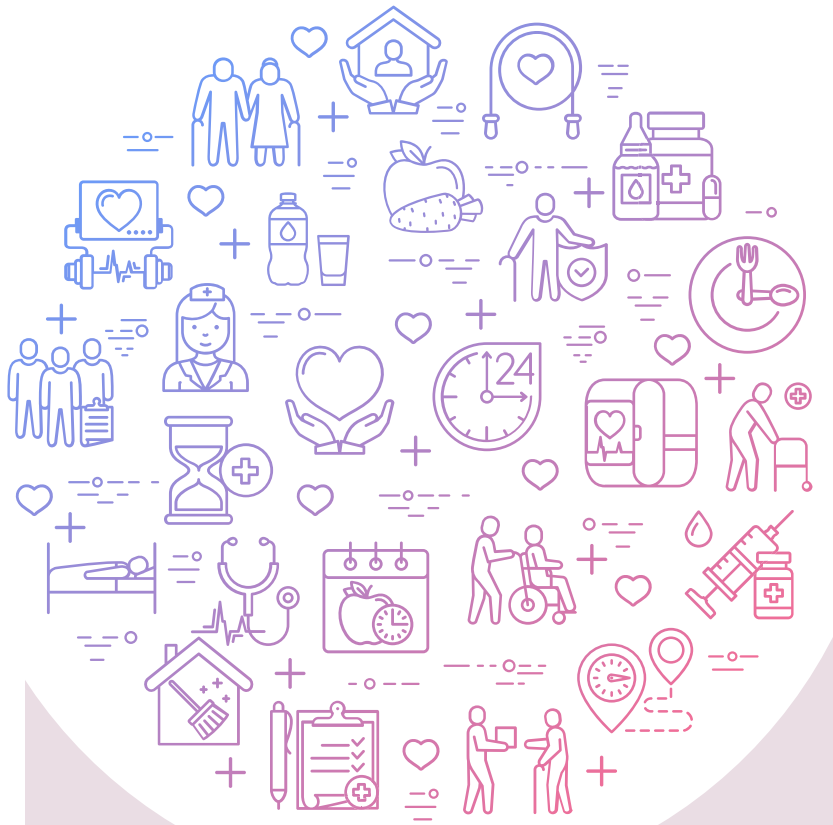
- Assistance with morning or evening routines, such as dressing, grooming, showering or continence care
- Cueing assistance and an escort to meals and activities
- Medication management
- And many more specialized services

What is Chartwell's Care Assist program?

Chartwell's Care Assist Program is a seamless **range of personal care services** that **can be accessed at any time** in all Chartwell retirement residences in Ontario.

The major benefit of the program is that older adults can **age in place** with the help of supportive services, for many, helping to avoid another move or the need for a long term care setting.

For example, you or a loved one may move into a Chartwell residence and access care services right from the start, or you may move in without the need for any care support at all yet have the flexibility of adding—or removing—care to your package as your needs evolve over time within your current suite.



Chartwell's Care Assist Program includes a variety of **à la carte services** and **all-inclusive packages**, including services such as:

- Medication management
- Assistance with your morning or evening routine
- Assistance with bathing or showering
- Continence care
- Escort assistance to meals or activities
- Meal assistance
- And more

We're here to partner with you and your family to craft a **customized plan of care** that reflects your or a loved one's unique needs and goals, with a program that provides the flexibility to age comfortably in our homes.

When is the right time to explore care services in a retirement residence?

Choosing to move to a retirement residence is an important decision; one that takes research, preparation, and decision-making. Even so, timing is critical and being proactive rather than delaying planning can profoundly influence one's quality of life and overall well-being. Ask yourself the following questions:

How is my social and mental health doing?

When you reflect on your most recent social interactions, you may realize that over time they have become less frequent. Seniors who live with others are not only likelier to have better mental health due to regular socializing and opportunities for meaningful friendship but are also likelier to have a healthy diet and be physically active. A retirement residence provides opportunities to maintain an active lifestyle, socialize, and build community, which are all essential for good mental health.



Am I finding it challenging to maintain my home?

Consider how easy or difficult it is keeping up with household chores like cooking, groceries, dishes, laundry, cleaning or yard work. Are you having to rely upon multiple people to help, or manage multiple companies to take care of these chores? If you are feeling overtaxed by your household chores and responsibilities, it may be time to consider senior living. At a retirement residence, you can enjoy a maintenance-free lifestyle, leaving you with the freedom to relax and focus on your hobbies.

If I fall or become sick, am I able to take care of myself?

As an older adult, you may find you need more support as you age. If you're living on your own, it may be difficult to efficiently manage your health routines or move around your house with ease. A retirement residence provides a safe and secure environment, alleviating concerns about being home alone or worry from your loved ones that help won't be readily available in an emergency. Moreover, as your care needs evolve over time, you can comfortably age in place and benefit from a range of care services in a senior living community.

Waiting until a health scare before transitioning to senior living can result in increased stress and difficulty managing daily activities independently. Furthermore, delaying a move can also intensify feelings of loneliness or isolation, especially if you feel your social circle is getting smaller or your mobility becomes limited. You're never too young to start enjoying the benefits of a vibrant senior living community, so why wait for a health crisis to make a positive change in your life?

Your commonly asked questions about care in a retirement residence, answered

It's important to ask questions when researching the best retirement community for you or a loved one so that you are well-informed before making a decision. To get you started, here are answers to some of Chartwell's most frequently asked senior living questions.



Do I/a loved one have to be assessed to be eligible to receive care services in a retirement residence?

Yes, an assessment is required to ensure the retirement residence can safely meet your or your loved one's care needs. Once you express interest in a specific residence, the Health and Wellness Manager will conduct a personalized evaluation. We will also partner with you to build your plan of care so you can feel peace of mind knowing you'll receive the support you need to live comfortably.

Are family members allowed to check in on my/a loved one's care?

At Chartwell, we understand the value of staying connected to family and friends. They are always welcome to drop by at our residences, and with a resident's permission, can speak with a General Manager or Health & Wellness Manager about a loved one's care plan. Our residents' safety and well-being are our top priority, and we're always available if you have any concerns or questions.

If my spouse and I need different levels of support, how does that work?

We have many couples who live with us but benefit from different services! Depending on the Chartwell community you choose, you may have the option to receive varying levels of care services while sharing the same suite. Alternatively, if your spouse requires higher levels of care available only in our assisted living or memory care neighborhoods, you can decide to either live together in the same suite or maintain separate accommodations in the independent living wing of the same residence.

Can Chartwell staff provide nursing or personal care services to residents?

We know the people you place your trust in to provide your care are just as important—if not more so—than the services themselves. At Chartwell, our staff are compassionate, respectful, and friendly people who are dedicated to your health and happiness. Our well-trained caregivers, including nurses, care attendants, and personal support workers diligently administer care to residents depending on the service, prioritizing their dignity and a sense of security.

If I/my loved one needs something in the middle of the night, is someone there to help?

Your feeling of safety and security are very important to us, which is why at Chartwell our residents have access to staff 24 hours a day, including overnight. Some suites are equipped with an emergency help call system or personal pendants are provided, ensuring you have support available if needed, no matter the time of day or night. In fact, that is one of the greatest benefits of choosing a retirement residence for your care needs!





How Chartwell can help you navigate your care options

With many care options in the province of Ontario—as well as a variety of living and care options offered within a retirement residence—it can feel overwhelming to know what will be right for you or a loved one.

Chartwell's Retirement Living Consultants are not only experts in senior living but know how provincial and local health care authorities work too. Their purpose is to listen, understand your or a loved one's unique situation, and help you navigate next steps—whether that's within a Chartwell retirement residence or not. We also have partnerships with local professionals who can help along your journey—from trusted financial partners and realtors, to downsizing and moving companies.

If you believe care in a retirement residence may be the right support option for you or a loved one, we welcome you to reach out to us to begin the conversation and tour a Chartwell retirement community in your neighbourhood. Additionally, many Chartwell homes offer Short Stay visits for seniors wishing to trial the lifestyle commitment-free, or who are looking for respite while recovering from a surgery or illness.

Call us today at 1-855-461-0685 to speak with one of our knowledgeable consultants or book your tour through our Contact Form on [Chartwell.com](https://www.chartwell.com).

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**Discover a Chartwell
Retirement Residence near you!**