

YOUR GUIDE TO DOWNSIZING, RENOVATING, OR RELOCATING!



INSIDE • LODGE LIVING • REVERSE MORTGAGES • MODIFICATION GRANTS

The downsizing dilemma: retirement home or condo?

If you're thinking about moving into a smaller space, you may be wondering whether a retirement home or condominium would be a good fit. Here are a few things to consider before you decide.

Retirement homes
 This type of residence offers a wide range of services to make your retirement years a breeze, from housekeeping to nursing care and cooked meals. Plus, you'll be welcomed into a community and offered plenty

of opportunities to socialize, build new friendships and participate in a variety of activities.
Condominiums
 Condos offer all the comforts of home without you having to deal with maintenance and repairs.

Amenities might include a patio, pool, gym, security system and indoor parking. However, you need to be self-sufficient enough to manage your own cooking and cleaning. There are also fewer opportunities to interact with the other residents.

If you're still not sure which option is right for you, consult a housing advisor or real estate agent. These professionals can help you determine your priorities and find the perfect home for the next chapter of your life.



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Lodge living offers independence, community, and security

Jeff Gaye

Most people like to stay in their own homes as long as they can and not have to make changes to their familiar lifestyle. But many others see an opportunity to maintain or enhance their independence through lodge living.

“We have one lady who says, ‘why wouldn’t I? People ask her why she moved to the lodge and she said, ‘I’ve got the best of all worlds.’”

- Leanne Jorgensen
Cold Lake Lodge

The region’s lodges—Cold Lake Lodge and Bonnylodge operated by Lakeland Lodge and Housing Foundation, and Elk Point Heritage Lodge and Sunnyside Manor run by the MD of St. Paul Foundation—offer residents the independence that comes with assisted living.

Lodge life means meals are prepared for you, snacks are available

when you want them, and the dishes are not your problem. Laundry service is available, and regular housekeeping service takes more of the daily chores off your hands.

At the same time, you can come and go as you please.

Leanne Jorgensen, manager of Cold Lake Lodge, says freedom from the tiresome tasks of daily living can mean more, not less, independence. “We have one lady who says, ‘why wouldn’t I?’” Jorgensen said. “People ask her why she moved to the lodge and she said, ‘I’ve got the best of all worlds. I have somebody that comes in and cleans my room and does my laundry, cooks my meals, I’ve got fellowship and friendship while I’m here.’”

Brigitte Sakaluk is the chief administrative officer for the MD of St.

“Sometimes when you’re in your own home in the winter by yourself you may not get a lot of company, and that’s not beneficial to your health.”

- Brigitte Sakaluk
MD of St. Paul
Foundation

Paul Foundation. She says their lodges operate almost identically to the ones under the Lakeland foundation, and the residents appreciate the same things.

“You may not want to make meals, but you wish to do your own laundry. That’s available,” she said. “It’s

very independent, you come and go as you please. And I think the biggest thing is it’s affordable living. There’s no utility bills that you have to pay, there’s no property taxes.”

And there’s a ready-made community.

“You move in and there’s social activities. You can choose to partake or you can choose not to,” Sakaluk said. “I think for a lot of seniors social inclusion

is very, very important. Sometimes when you’re in your own home in the winter by yourself you may not get a lot of company, and that’s not beneficial to your health.”

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When should you request home care services?

If it has become difficult to complete your daily tasks, the services offered by home care providers can make life easier while allowing you to preserve your independence. Here are a few reasons you might want to consider this type of care.

Your household chores exhaust you

If cleaning the bathroom or washing the floors is too taxing, delegate these jobs to a qualified professional.

This will leave you with more energy for activities you enjoy such as walking, gardening and socializing.

You don't want to move into a residence

Leaving your home to live in a retirement community may not be what you want to do. Fortunately, with the right home care services, you can continue to live safely at home for several more years.

You need help with a medical treatment

Do you tend to forget to take your medication or lack the motivation to do rehabilitation exercises after an operation? If so, home care workers can give you the support you need during your recovery or an on-going treatment.

If you want to maintain your health and well-being in the comfort of your own house, home care services might be just what you need.

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- Housekeeping (vacuuming, laundry, taking out the garbage, etc.)
- Meal preparation according to your diet restrictions and preferences
- Grocery shopping and running errands
- Commuting to doctor's appointments
- Post-hospitalization wound or ostomy care
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- Around-the-clock monitoring



Need money? A reverse mortgage can be a useful tool

Jeff Gaye

You've seen the ads for reverse mortgages: you can borrow money against the equity in your home, use it however you'd like, and not make any payments until you move or sell.

The best-known of these is the CHIP reverse mortgage from the Home Equity Bank.

Pam Pikkert is a Calgary mortgage broker and chair of the Alberta Mortgage Brokers Association. She says the reverse mortgage is a legitimate product from a legitimate lender, and it can be an excellent match for some people.

But not necessarily for everyone.

"It's a mortgage like any other, just slightly less traditional. And there's pros and cons to it," Pikkert said. "It's a financial tool that can be wonderful, but you want to be aware of what you're getting into."

The first thing she says is that the Home Equity Bank is a Canadian chartered bank, supervised by the Office of the Superintendent for Financial Institutions and compliant with federal regulations. It has been around for about 40 years, so there is significant data to back up the bank's practices.

As a safeguard to consumers, the bank requires borrowers to get independent legal advice. This assures the lender that there is not undue pressure from family members or financial elder abuse behind the application.

Of course, there is interest payable on the mortgage. If the borrower chooses to make payments, the interest is calculated into the payment schedule. If they choose to pay out the loan when they sell their home, the interest is applied to the

full loan payout.

"When we're qualifying mortgages now in Canada, we have to qualify them at the Bank of Canada's stress test guidelines—which can make it very challenging for somebody receiving only pension income to qualify for a traditional mortgage," Pikkert said.

"Say they're looking at a home equity line of credit. That's going to be based on an interest rate of prime plus 0.5, so 7.2 per cent as of today," she said. "But that means they now have to qualify for that mortgage at 9.2 per cent. When you're on a fixed income, that can be very challenging. You might be very rich, but on paper you just can't qualify."

With the reverse mortgage, she says, there are different income guidelines. "Basically I have to be able to prove that the person has sufficient income to cover the property taxes and the payment, if they're making it; and keep up the regular maintenance on the property."

Some people will use their reverse mortgage to supplement their monthly income. There is an advantage to this over, for example, drawing down your RRIF: since the loan is against the value of your primary residence, it's not taxable.

But Pikkert says the best use is for short-term requirements.

"I had one lady who took a reverse mortgage to do a 'living inheritance' for her family, because she wanted to see what they spent it on. And then they came back from their travels and they told her all about it. It was just a really nice story," she said.

Another client wanted to buy a new home after her husband died, but she didn't want the inconvenience of showing the existing home.

"She was anxious about having people come through her home while she was still living there, she just did not feel safe," Pikkert said. "So we put the reverse mortgage on her primary residence

so she could purchase the next property. As soon as the other one was sold, she paid it out."

It's possible to borrow up to 55 per cent of your home equity: the older you are, the

more you can qualify for. This helps safeguard that the borrower will still be in an equity position when they decide to move out—which is also wise for the borrower.

"It's a tool like

anything else," Pikkert said. "When I'm talking with clients about it, I always ask them to invite anyone in their lives into the room as well, so that they can get their questions answered."

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- Personal care is available through the Health Authority (Home care)

Residents at the Lodge are active seniors who can live independently and benefit from an environment that offers some support with daily tasks. Our aim is to provide a facility that feels like home, where you can make new friends and enjoy the amenities of a supportive living environment while still enjoying the freedom of a self-directed lifestyle.



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5 ways to make your new apartment feel like home

While there are many benefits to downsizing, it can be hard to transition from living in a house to residing in a retirement community. Here are five tips to help make your new apartment feel like home.

1. Fill it with memories. Hang a variety of family photos, display souvenirs from your travels and use your own furniture to create

a sense of familiarity.

2. Prioritize comfort. A home should be somewhere you can relax and put your feet up, so don't skimp on comfortable seating, luxurious linens and soft blankets. Also, create a space where you can read, paint or do other activities you enjoy.

3. Personalize the space. Even if your apartment comes fully furnished, you

can still make it your own with accent pillows, plants, artwork and other decorative pieces. Use an essential oil diffuser or plug-in air freshener to imbue your new home with a scent you love.

4. Join the community. Rather than stay cooped up all day, participate in some of the activities and outings offered at your residence. This will help make your

apartment feel like a welcome sanctuary after a lively day.

5. Continue to host. If you like to entertain, be sure to invite family and friends over to visit. Even if you don't have a full kitchen, all you need is an electric kettle to

serve tea and a well-stocked candy dish to please the grandkids.

Finally, remember to give yourself time to adjust to the space and keep an open mind about this new chapter in your life.

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Funding is available for modifications

Jeff Gaye

You love your home and don't want to move. But that house you bought 25 or 50 years ago is becoming harder to get around in as you grow older, and rising heating costs are putting a crimp in your budget.

If this sounds like your situation, you may be eligible for funding programs that will help you make your home more accommodating and less expensive.

Seniors Home Adaptation and Repair Program (SHARP): SHARP offers qualifying seniors low-interest home equity loans that can cover a range of home adaptations and renovations. Depending on your circumstances, a loan or a grant may be available to you.

SHARP is intended to help seniors remain in their homes, improve the safety of

living there, or modify their homes for accessibility and mobility.

SHARP loans of up to \$40,000 are available to Alberta seniors and senior couples with a total annual income of \$75,000 or less, and a minimum of 25 per cent home equity. The loan only covers work to your primary residence.

The SHARP loan will be secured through a caveat against your land title.

SHARP grants are available to single seniors with an annual income of \$29,285 or less; or senior couples with a total annual income of \$47,545 or less. The maximum available is \$5,000 in a benefit year, and \$15,000 lifetime. The grants cover basic and essential repairs of \$500 or more, though multiple home repairs can be covered. Renovations and upgrades are not considered.

SHARP is a program of the Alberta government. For

more information, contact Alberta Supports or call 1-877-644-9992.

Residential Access Modification Program (RAMP): This is another Alberta grant program that helps low-income Alberta homeowners who face mobility challenges make modifications to improve accessibility in their homes.

RAMP grants can be up to \$7,500 in a year, up to a maximum of \$15,000 within 10 years. Income thresholds vary according to individual circumstances.

Eligible modifications will enable you to enter and move within your own living space; be permanent (RAMP will review requests for temporary modifications on a case-by-case basis); and must be completed within 90 days of approval, unless otherwise authorized.

For more information, phone 1-877-427-5760 or email css.ramp@gov.ab.ca



Canada Greener Homes Grant: This federal program was created in 2021 to help homeowners make their homes more energy-efficient. Up to 700,000 grants of up to \$5,000 are available to help homeowners make energy-efficient retrofits. The grant also includes EnerGuide evaluations for before and after the retrofits, and expert advice to homeowners so they can plan their projects better.

The program offers amounts up to a fixed maximum for Home


insulation, air-sealing, windows and doors, thermostats, space and water heating, renewable energy, and certain environmental resiliency measures.

There is also a loans program under the initiative.

For information on grants, call 1-833-674-8282 (TTY: 1-800-465-7735); or email canadagreenerhomesgrant-subventionmaisonsvertes@nrcan-rncan.gc.ca

For loan information, call 1-866-292-9517 or email Questions@cghli.ca





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Lodge living *continued*

Continued from page S3

Jorgensen agrees. She says activities and recreational programming are one of lodge life's great benefits—but it's always up to the residents to choose for themselves what they might want to do.

“We have an excellent social program here, and we do a little bit of anything that [residents] find interesting,” Jorgensen said. That includes crafting and bingos, dances, and live music.

"We do friendship socials, and happy hours are important to us," she said. We also have an amazing exercise room and an exercise program here, so we have a bunch of people that are

“We do friendship socials, and happy hours are important to us”

- Leanne Jorgensen
Cold Lake Lodge

really plugged into that and interested in keeping their fitness levels up.

Sakaluk said the residents at Sunnyside Manor in St. Paul and at Elk Point Heritage Lodge have regular meetings to discuss the kinds of activities they would enjoy, or what hasn't been working for them. The approach is

definitely not “one size fits all.”

“One lodge may do one thing, one lodge may do something different. On Valentine’s Day here in St. Paul, they did a black-tie supper kind of thing. It was really cool,” she said.

She and Jorgensen
both say it's also

important to recognize that sometimes people want time to themselves, and to respect that. Residents are always welcome to take a snack to their rooms and relax on their own.

Both foundations ensure that their buildings are secure for the safety of their

residents; and while they do not provide nursing care, regular home care through Alberta Health Services and emergency help from lodge staff is available and ready.

Jorgensen says many people have a wrong idea about lodge living.

“A lot of people don’t know what assisted living is. They always think we’re a nursing home or something like that, but we’re not,” she said. “We provide accommodation for folks in a home setting so people can live here as independently as they want to.”



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