



# Help for seniors who want to stay in the family home

By: Harry Rudolfs

There are options for seniors who want to stay in their own home. Some degree of home care is available from the Community Care Access Centre (CCAC). Links2Care, a community support non-profit, can help seniors access several programs that can mitigate some of the expenses of home ownership. The Trillium Benefit Program can help with energy costs, while another provincial program can help make homes safer and more accessible to persons with disabilities.

Halton Region also offers a tax deferral for low-income seniors, and the Town of Halton Hills offers a seniors property tax credit for those residents who get the Guaranteed Income Supplement (GIS). Links2Care can also help seniors complete their taxes so they can apply for the above programs.

### Food security

Seniors are using Acton food banks more than ever. Kati Nuttall, one of the directors of the Food For Life program at St. Alban's church, has seen a 25 per cent increase in seniors using the bank since last year.

"Our numbers are up, year over year. Out of the total of 51 households we supplied in March, we had twelve where OAS was the main source of income," she says.

Sarah Brophy-Platts runs the complementary Food For Life program at Lakeview Villa in Acton. "A lot of our clients don't cook, so



Sarah Brophy-Platts and Kati Nuttall, directors of Food for Life at Lakeview Villa and St. Alban's Church respectively.

cereal and things you can warm up are popular. We supply about 15 people. We leave whatever is left and I suspect some other people take some items when no one is around," she says. "Accepting charity is still a stigma for some people."

Meals On Wheels in Halton Hills (also run by Links2Care) delivers hot (and frozen) meals to seniors at a nominal cost. Entrees are available for \$8.25 and weekly package deals for \$36, but subsidies may be available.

### Medical bills, dentists and prescription drugs

Everyone on Old Age Security pension (OAS) has to pay \$100 fee per year up front collected at the pharmacy. Most prescription drugs are covered for seniors, but some are not and others are only partially covered. Co-pays are commonly charged as each prescription is filled, usually from \$4-6. This can add up to hundreds of dollars over the year if several medica-

tions are involved. Eye examinations for seniors are covered under OHIP, but corrective lenses are not. Hearing aids and batteries may be partially subsidized. Dental work is not covered, but some people might have private insurance.

### Transportation and Mobility

Giving up your car and licence is almost as big a step as giving up your home. At 83, Florence Riehl still drives her 1999 Toyota Corolla, but she's abandoned driving at night. Fortunately Halton Hills offers a taxi scrip program to seniors that makes travel affordable. Riehl leaves the car at home and uses taxi scrip when visiting friends in the hospital to avoid expensive parking fees.

The Town of Halton Hills also offers ActiVan, an inexpensive specialized transportation service intended for seniors age 65 and older, and persons with disabilities.

# Affordable housing is hard to find

By: Harry Rudolfs

Housing is invariably the biggest expense for seniors, whether they rent or own. As per the 2006 census: 16 per cent of Halton Hills home owners are seniors, and 4,000 seniors spent more than 30 per cent of their income on mortgages, heat, hydro and municipal services.

Another 3,900 senior households were renters who spent more than 30 per cent of their income on rent, hydro and municipal services, and a third of that number (1,325 senior households), spent more than 50 per cent on the above. According to 2015 stats, low income households continue to struggle to pay rent, buy food for a nutritious diet, and pay the basic expenses.

Florence Riehl is an 83 year old Halton Hills resident who estimates that her annual income is about \$1,000 above the poverty line. She spends more than 30 per cent of her income on rent, but thinks she's better off than many seniors.

"I seem to get by," say

Riehl. "My income will never increase. But the government doesn't think of that when they are putting up new taxes here and there. I feel sorry for the people last winter who had their hydro cut off."

Riehl rents a second floor walk up. "I know the one flight of stairs is going to be a problem some day but for now it's okay," she says. "The thing that scares me most is being alone."

The demand for seniors housing in Halton Hills outstrips the supply. There is also an increasing need for apartments with on-site support services. Seniors hoping to get into subsidized housing have to be patient. Acton has two seniors residences that are geared to income, but the waiting lists are years long.

The situation becomes more complicated when health issues arise that require a transition to a more supportive situation. Couples might be separated when one of them requires extended care and there are no spaces available locally.

Seniors retirement "villages" are easier to find

than subsidized units, but these apartments are expensive, around \$4,000 per month. "What happens is people can't keep up their house, and go into one of these retirement homes that are so expensive and they use up all their money," says Riehl. "And when your money's all gone you have to find another place to live or the government puts you in a little box."

"Start planning now," suggests Terri Forbes, seniors coordinator for the Town of Halton Hills. "Applications for affordable housing can be made to Halton Access to Community Housing (HATCH). There are different waiting lists according to needs but it's pretty safe to say that the waiting list for the Region is anywhere from 1-3 years, more like 5-8 years depending on the situation. If your name comes up at least you have the opportunity to turn it down three times."

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