RHRA Retirement Homes Regulatory Authority

Exploring Licensed Retirement Home Living

Understanding your rights

Making informed decisions

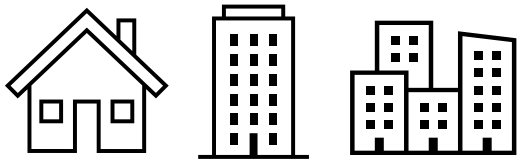
Protecting residents

March 2026

This presentation was designed to be accompanied by oral commentary and provides only a high-level, plain-language overview.

Housing options for older adults

Aging in place:
Independent living at home



Supporting aging in place:
Home adaptations + services



Community and residential housing



Retirement homes:
Housing + support



Long-term care homes:
Continuous care



Licensed retirement home options



Independent Living



Supported/ Assisted Living



Specialized Care

Nearly 780 licensed retirement homes and ~70,000+ suites

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Did you know?

Retirement homes come in many shapes and sizes – it can be difficult to tell a licensed retirement home apart from other housing options for older adults

We have a tool that can help you identify licensed retirement homes!

During today's session…

We'll talk about:

- What licensed retirement homes are and how they are defined
- Residents' rights in licensed retirement homes
- Helpful tools and resources
- How residents are protected

By the end, you'll:

- Better understand your rights and protections under the law
- Make more informed decisions when choosing a home and the care services you need
- Know where to turn to find information and resources, or to share a concern

About licensed retirement homes and your rights

Protecting residents in licensed retirement homes

Ontario's *Retirement Homes Act, 2010*:

- Established care and safety standards to protect resident safety and well-being
- Created an independent regulator with authority to take action when safety or residents' rights are at risk or violated
  - 80-90 staff, majority front line

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Our job is to help keep residents safe and protect their rights by enforcing the law

- License and inspect retirement homes
- Enforce care and safety standards and residents' rights
- Educate public and raise awareness

What is a licensed retirement home?

As defined in the *Retirement Homes Act, 2010:*

A residential complex or the part of a residential complex that:

- Is occupied primarily by people who are 65 years or older
- Is occupied by at least six people who are not related to the home's operator
- Makes at least two of the 13 regulated care services available to residents



Homes that *only* offer meals and activities for older adults do not meet the definition of a retirement home

13 regulated care services

- Meals
- Help with medications
- Dementia care program
- Help with bathing
- Help with walking or getting around
- Help with personal hygiene
- Help with eating
- Skin and wound care
- Help with dressing
- Continence care
- Services from a Pharmacist
- Services from a Nurse
- Services from a Physician

Licensed retirement homes can differ significantly in the types and number of care services they offer

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Tip:

You may have the option of receiving your care from the home or an external provider (private or government)

Tip:

Understanding what each home offers helps you plan for your current ***and*** future care needs

Tip:

Confirm with retirement homes if there are any or have been any waitlists for any care services they offer

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Housing and care options

	Community & residential housing (seniors' rental apartments)	Licensed retirement homes	Long-Term Care or "nursing" homes
Purpose	Adults 55+/65+ Aging in place, living independently	Adults primarily 65+ Independent or supported/assisted living	Adults 18+ Complex care needs
Care services	Does not offer care services Some offer meals, activities, amenities	Option to access up to 13 optional regulated care services	Continuous care and/or support with daily living activities
Choice	Resident & family	Resident & family	Resident & family offered 1 of top 5 choices based on government-managed wait-list, availability and assessed care needs
Who pays	Resident pays rent for suite Resident arranges own care services from outside providers* **private pay or government funded, if eligible*	Resident pays rent for suite Resident chooses care services from retirement home or outside providers* **private pay or government funded, if eligible*	Resident pays for room, some subsidies may be available Government pays for care services
Safety & oversight	Landlord and Tenant Board *(rental tenancy matters)*	Retirement Homes Regulatory Authority Landlord and Tenant Board *(rental tenancy matters)*	Ministry of Long-Term Care

Your rights in retirement homes

As a tenant (renter)

- You are protected under Ontario's *Residential Tenancies Act, 2006*
- This law covers rent/care service cost increases, maintenance and other tenancy rules in your agreement
- The Landlord and Tenant Board handles concerns about rental issues

As a resident

- When you receive care and services, you are protected under Ontario's *Retirement Homes Act, 2010*
- This law covers standards (not costs) that retirement homes are held to, including care and safety rights for residents
- The RHRA responds to concerns about care and safety

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Tip:

Homes must transparently provide:

1. Price list for accommodation, care services and any extras.
2. 90 days' written notice for cost increases and changes

You can always ask how often and by how much rent and care services fees have increased in the past to help you plan for future expenses

Why licensing matters

Licensing helps to give the public confidence that residents are being protected

Only licensed retirement homes:

- Must follow Ontario's *Retirement Homes Act*
- Are regularly inspected by RHRA to protect resident safety
- Must maintain a clear complaint process and emergency procedures
- Are required to uphold and respect Residents' Bill of Rights
- May qualify a resident for financial support during emergencies

Tip:

Think of licensing like an insurance policy

You hope you won't need it, but it matters a lot if something goes wrong

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Residents' Bill of Rights

By law, every resident has the following rights:

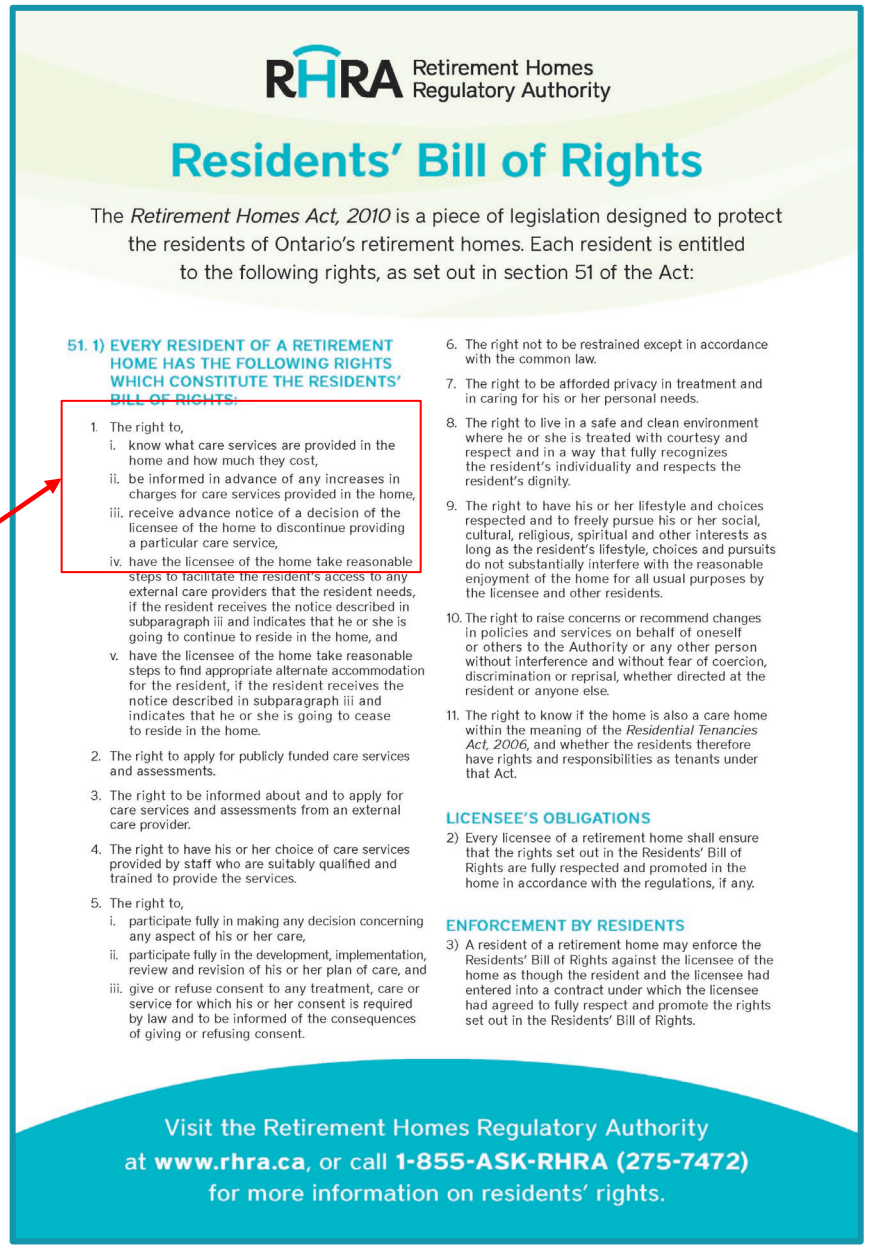
1. The right to,

i. know what care services are provided in the home and how much they cost,

ii. be informed in advance of any increases in charges for care services provided in the home,

iii. receive advance notice of a decision of the licensee of the home to discontinue providing a particular care service,

These rights are part of your tenancy agreement and are protected by law



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Residents' Bill of Rights

The *Retirement Homes Act, 2010* is a piece of legislation designed to protect the residents of Ontario's retirement homes. Each resident is entitled to the following rights, as set out in section 51 of the Act:

51. 1) EVERY RESIDENT OF A RETIREMENT HOME HAS THE FOLLOWING RIGHTS WHICH CONSTITUTE THE RESIDENTS' BILL OF RIGHTS:

1. The right to,
   - i. know what care services are provided in the home and how much they cost,
   - ii. be informed in advance of any increases in charges for care services provided in the home,
   - iii. receive advance notice of a decision of the licensee of the home to discontinue providing a particular care service,
   - iv. have the licensee of the home take reasonable steps to facilitate the resident's access to any external care providers that the resident needs, if the resident receives the notice described in subparagraph iii and indicates that he or she is going to continue to reside in the home, and
   - v. have the licensee of the home take reasonable steps to find appropriate alternate accommodation for the resident, if the resident receives the notice described in subparagraph iii and indicates that he or she is going to cease to reside in the home.
2. The right to apply for publicly funded care services and assessments.
3. The right to be informed about and to apply for care services and assessments from an external care provider.
4. The right to have his or her choice of care services provided by staff who are suitably qualified and trained to provide the services.
5. The right to,
   - i. participate fully in making any decision concerning any aspect of his or her care,
   - ii. participate fully in the development, implementation, review and revision of his or her plan of care, and
   - iii. give or refuse consent to any treatment, care or service for which his or her consent is required by law and to be informed of the consequences of giving or refusing consent.
6. The right not to be restrained except in accordance with the common law.
7. The right to be afforded privacy in treatment and in caring for his or her personal needs.
8. The right to live in a safe and clean environment where he or she is treated with courtesy and respect and in a way that fully recognizes the resident's individuality and respects the resident's dignity.
9. The right to have his or her lifestyle and choices respected and to freely pursue his or her social, cultural, religious, spiritual and other interests as long as the resident's lifestyle, choices and pursuits do not substantially interfere with the reasonable enjoyment of the home for all usual purposes by the licensee and other residents.
10. The right to raise concerns or recommend changes in policies and services on behalf of oneself or others to the Authority or any other person without interference and without fear of coercion, discrimination or reprisal, whether directed at the resident or anyone else.
11. The right to know if the home is also a care home within the meaning of the *Residential Tenancies Act, 2006*, and whether the residents therefore have rights and responsibilities as tenants under that Act.

LICENSEE'S OBLIGATIONS

2) Every licensee of a retirement home shall ensure that the rights set out in the Residents' Bill of Rights are fully respected and promoted in the home in accordance with the regulations, if any.

ENFORCEMENT BY RESIDENTS

3) A resident of a retirement home may enforce the Residents' Bill of Rights against the licensee of the home as though the resident and the licensee had entered into a contract under which the licensee had agreed to fully respect and promote the rights set out in the Residents' Bill of Rights.

Visit the Retirement Homes Regulatory Authority at **www.rhra.ca**, or call **1-855-ASK-RHRA (275-7472)** for more information on residents' rights.

Financial protection for residents in an emergency

There are additional protections under the Act to help cover residents' accommodation expenses in an emergency (e.g., fire or flood):

- Homes must carry **Extra Expense Insurance (EEI)** providing at least 120 days coverage to help residents with alternate accommodation and/or care if the home is damaged or forced to close
- The **RHRA's Emergency Fund** is available to residents if the home's EEI does not cover the full cost of their expenses
- Homes must plan and prepare their emergency response before anything happens, including how they will keep residents safe and continue care



The Emergency Fund for residents is financed through penalties, paid by licensees
The Fund acts as a back-up protection

Making informed decisions

Search for licensed retirement homes

RHRA's Retirement Home Database

- A searchable public database of all licensed retirement homes in Ontario
- Provides unbiased information in real time to help you:
  - Find and compare retirement homes
  - Confirm a home is licensed
  - Check compliance history
- You can search for:
  - Care services available
  - Home type and size
  - **All** inspection reports and enforcement history

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Tip:

Check before you choose

Before you choose a home, check that it is licensed and that its care services can meet both your current and future needs

Retirement Home Database

Visit rhra.ca

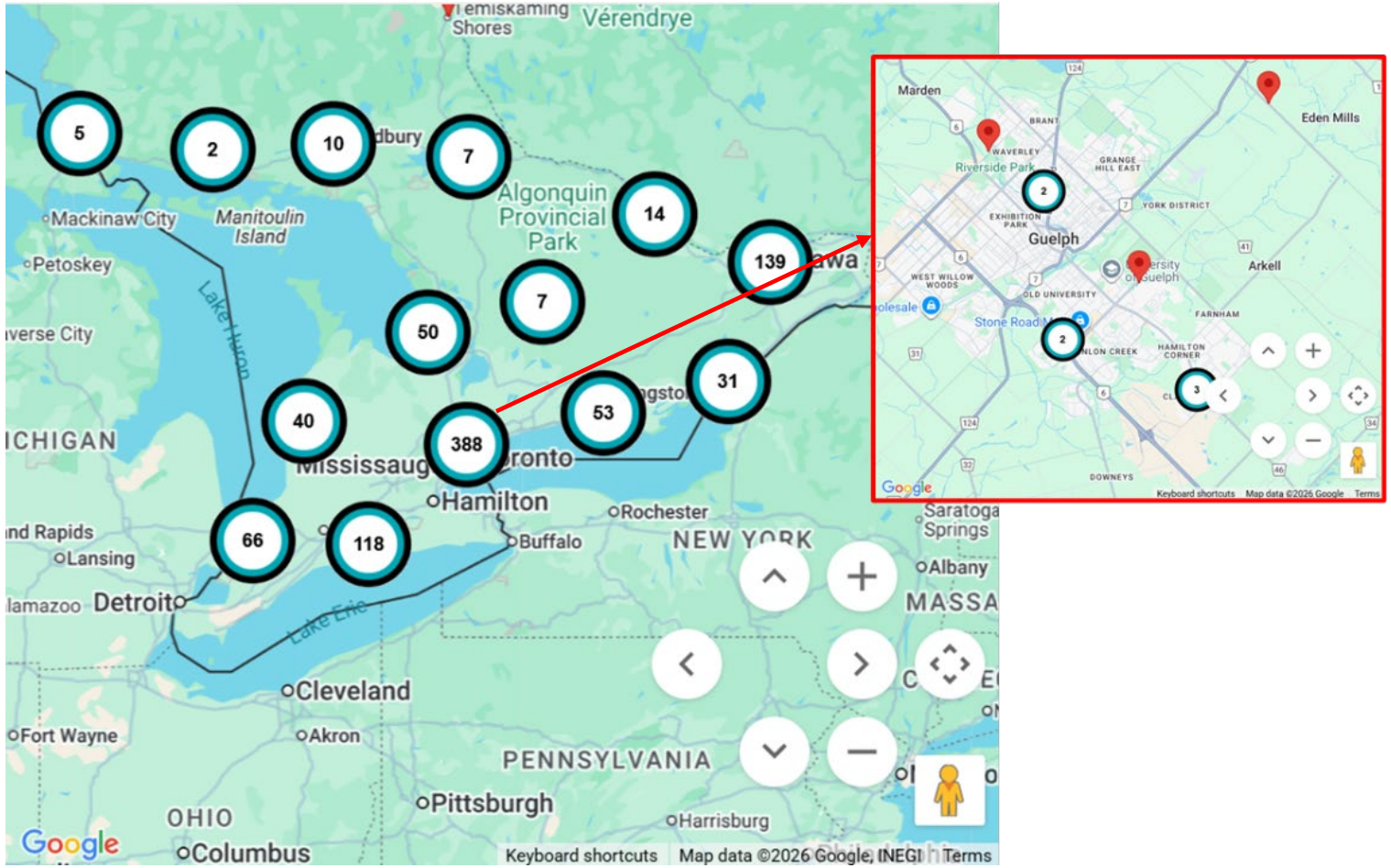
- Use the simple search to find, compare and check homes across Ontario all in one trusted place



Retirement Home Database

Visit rhra.ca

» Use the interactive map to zoom in on your neighbourhood or search anywhere in Ontario to find a licensed retirement home



Retirement Home Database

Visit rhra.ca

- Once you find a home, open each section in its profile to see key details about care services, safety features, inspections and licensing to help you make an informed choice

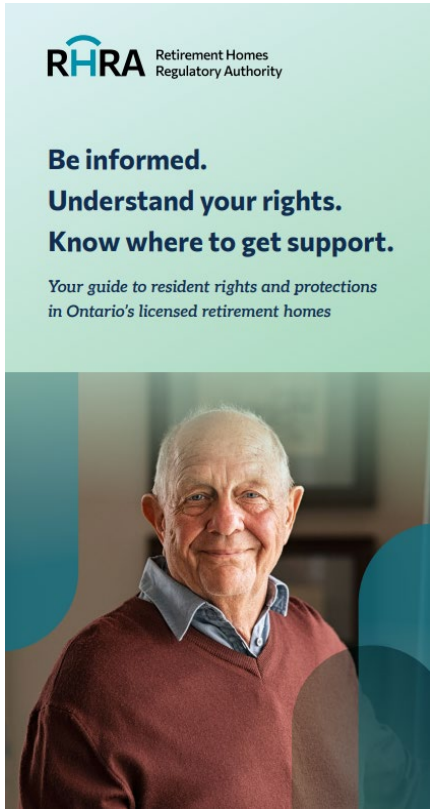


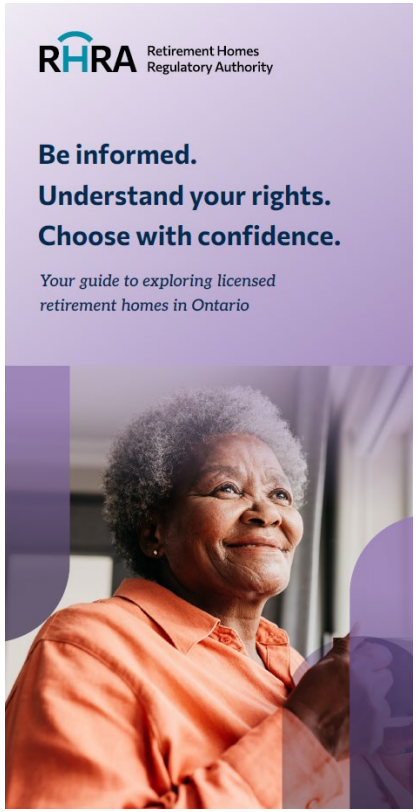
Other helpful tools and resources

Support through different stages of your retirement home journey

Visit rhra.ca:

- Information for current and prospective residents
- Frequently Asked Questions (FAQs)
- Fact sheets
- Tips for finding a home
- Questions to ask potential retirement homes
- Guide for using the Retirement Home Database





More to come: Expanded consumer guides and materials to help people better understand their rights, what to ask homes and key topics when choosing or living in a licensed retirement home

Resources in other languages

Supporting you in your preferred language

- Multilingual “Benefits of Living in a Licensed Retirement Home”
- Now available in:
  - Traditional and Simplified Chinese
  - Tamil
  - Farsi
  - Tagalog
  - Korean
  - Polish
  - Portuguese
- **Five** more coming in April 2026:
  - Italian
  - Spanish
  - Punjabi
  - Urdu
  - Hindi



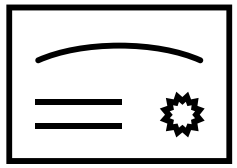
Farsi



Portuguese

Protecting residents

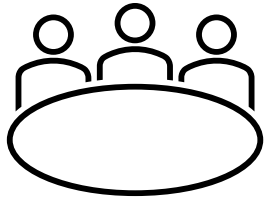
RHRA's authority



License homes



Inspect homes



Respond to concerns



Enforce compliance

Licensing retirement homes

Key requirements include:

- Fire Safety Plan
- Sprinkler System
- Food Handling Certificate
- Extra Expense Insurance
- Pre-opening Public Health Inspection Report
- Information Package
- Procedure for Complaints
- Emergency Plan
- Zero Tolerance Policy (for abuse and neglect)
- Occupancy Permit

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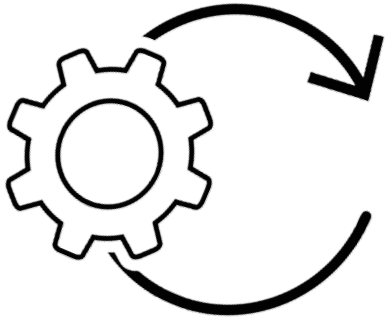
Promoting consumer confidence

Licensing verifies that retirement homes are prepared to keep residents safe

Inspecting a licensed retirement home

Two type of inspections



Routine



Responsive

Inspector powers

- Enter the home unannounced, anytime
- Review operation and care practices
- Collect evidence
- Interview residents and staff
- Inspect possible unlicensed retirement homes

In Fiscal Year 2025/26, the RHRA conducted a total of 1,514 inspections across 638 homes (+80%)

All reports are posted online in the Retirement Home Database for public transparency

Follow-up after an inspection

Inspection results and compliance history determine next steps

RHRA may:

- Follow up on issues we identified to make sure they are fully addressed
- Provide 1-1 support and tailored guidance to help the home meet regulatory requirements
- Inspect the home more frequently if ongoing risks are identified
- Take enforcement action when concerns remain unaddressed or are serious in nature

Raising a concern or question

- **Start by talking to the home**
  - Every licensed retirement home must have a complaints process
  - Homes must investigate and respond to concerns within 10 business days
- **If you still need support or are not satisfied with the home's response, contact RHRA**
  - We will work with you and the home to address the issue
  - If that doesn't work, we can help you submit a formal complaint in writing, which we will investigate

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Speaking up is your right.

You cannot be penalized for reporting a concern

To help address concerns between residents and retirement homes, complaints cannot be made anonymously

Examples of concerns:

- Emotional abuse
- Medication administration
- Behaviour management

Reporting resident harm or risk of harm

RHRA takes every report seriously and acts to protect residents

- Help prevent further harm and enforce the law
- Take immediate action, including inspections and investigations
- Inspectors collect information from the home, staff and residents, and work with external partners (Police, Fire Marshal, etc.)
- **It's the law**: homes must report all resident harm or risk of harm to RHRA

It's not just harm that must be reported

It's also situations where there was a risk of harm

Enforcing compliance in licensed retirement homes

- Management Order
- Administrative Penalty
- Compliance Order
- Licence Revocation
- Licence Conditions
- Prosecution



Working with residents, retirement homes and communities

Working with retirement homes to help protect residents

- 1-on-1 and ongoing guidance for homes that need support meeting care and safety standards
- This support strengthens policies and daily practices, especially where risks are higher
- Help homes identify and address issues early
- Clear guidance and education support homes in understanding and meeting the requirements
- Comprehensive compliance resources: guidance documents, fact sheets, FAQs, situation-based learning modules on compliance and sector trends related to abuse and neglect



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Where you may see us in your community

- At community events, listening to and answering questions from residents, families, caregivers and the public
- Online presentation sessions where questions are welcomed
- Sharing trusted resources and guides to support informed choices
- Information available in multiple languages



We’re always happy to meet you, answer your questions and share information

Open Q&A: Time for your questions

Before we begin:



We appreciate some participants may have personal situations or concerns they wish to discuss

To help protect privacy, we'll focus on **general questions** during today's session



If you have a **specific concern**, we invite you to contact the RHRA afterward for a private and confidential conversation, as we will often need to gather further information to support you

How to contact us

Visit rhra.ca for free tools and resources

1-855-ASK-RHRA (1-855-275-7472)

info@rhra.ca

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We'd love your feedback

Click or scan the QR code to answer a few short questions.

