

A FREE GUIDE FOR SENIORS & THEIR FAMILIES

The Next Chapter

A Niagara Family's Guide to Retirement Living



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The Next Chapter: A Niagara Family's Guide to Retirement Living

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A NOTE ABOUT THIS GUIDE

This guide offers general information for seniors and families exploring retirement living in the Niagara region. It is not financial, legal, tax, medical, real estate, or investment advice, and it should not be relied on as such. Every family's circumstances are different. Before making decisions about your home, finances, estate, or care, please speak with qualified, independent professionals — your physician, lawyer, accountant, and licensed financial and real estate advisors.

ABOUT THE STORIES

The stories in this guide are drawn from the real experiences of families. Names and identifying details have been changed, and some accounts are composites, to protect privacy.

ABOUT OUR SERVICES AND POLICIES

Descriptions of Emerald's services, programs, stay options, and processes reflect our offerings at the time of publication and may change. For current details, please call 905-358-2500. Emerald Retirement Residence is licensed by the Retirement Homes Regulatory Authority (RHRA).

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A LETTER TO YOU

Welcome

Dear friend,

If you're reading this, chances are a question has quietly entered your life. Maybe it arrived after a fall, a hospital stay, or one more long Niagara winter. Maybe it arrived on an ordinary afternoon, when you — or someone you love — realized that everyday things have become harder than they used to be.

This guide was written for families facing that question. It won't push you toward any decision. Its only job is to replace uncertainty with clarity: about the emotions, the house, the finances, the paperwork, and what life in a retirement community actually feels like.

Emerald Retirement Residence is a licensed retirement community in the heart of Niagara Falls, regulated by the Retirement Homes Regulatory Authority. Over the years we've walked alongside many families through this transition, and we've learned something simple: the families who feel most confident are the ones who start learning early — long before they have to decide anything.

You don't need to make a single decision today. You only need to turn the page.

Irene Deloraine

GENERAL MANAGER · EMERALD RETIREMENT RESIDENCE

Start Where You Are

Read it from cover to cover, or go straight to what matters most today. Find the sentence that sounds like your family, then follow it to the right chapter.

“We’re wondering whether it might be time.”

CHAPTERS 1 & 2 →

“We need to think through the house and the money.”

CHAPTERS 3 & 4 →

“Sorting through a lifetime of belongings feels overwhelming.”

CHAPTER 5 →

“We don’t know who to call first.”

CHAPTER 6 →

“We’ve decided. What actually happens next?”

CHAPTER 7 →

“A hospital discharge is coming — or the caregiver needs a break.”

CHAPTER 8 →

“Move-in day is coming. What will it feel like?”

CHAPTERS 9 & 10 →

“Will life really be better on the other side?”

CHAPTERS 11 & 12 →



Every chapter ends with **a gentle next step** — an invitation, never an obligation. At the back you’ll find questions to bring to any residence tour and a directory of useful Niagara phone numbers and websites.

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CHAPTER ONE

Is It Time?

Asking the question doesn't mean giving up. More often, it means planning ahead.

The Question Nobody Wants to Ask

For many families, there comes a moment when a difficult question quietly enters the conversation. Sometimes it arrives after a fall. Sometimes after a hospital stay, or another winter storm. And sometimes it appears on an ordinary day, when someone realizes: *this is becoming harder than it used to be.*

Very few people wake up one morning ready to leave a home they've loved for decades. A home is much more than four walls and a roof. It's where children were raised, birthdays were celebrated, and holiday dinners filled the dining room with laughter. Leaving it is emotional because a home holds memories, independence, and identity.

If you or someone you love is beginning to wonder whether retirement living may be the next step, know this: you are not alone. Many Niagara families are asking the very same question this year.

It Usually Doesn't Start with a Crisis

One of the biggest misconceptions about retirement living is that people move because something terrible happened. Emergencies do lead some families to explore their options — but most successful transitions begin much earlier, before a crisis ever occurs.

The families who experience the smoothest transitions are usually the ones who start talking about the future before they absolutely have to. They give themselves time to explore, ask questions, make a plan, and decide without pressure. When decisions are made in a crisis, choices narrow. When they're made in advance, choices expand.

The Signs Families Often Notice First

Seniors themselves aren't always the first to notice that things are changing. Often it's a son, a daughter, a neighbour, or a friend — someone who visits regularly and begins to notice little things. On their own, they can seem insignificant:

Unopened mail

Expired food in the fridge

Missed appointments

Housekeeping slipping

An overgrown lawn

Forgotten medications

A stumble that almost became a fall

None of these automatically means someone needs retirement living. Together, though, they may suggest it's time to consider a little more support.

“Mom Is Fine”

Families often tell us, “Mom says she's fine.” And many times, Mom genuinely believes she is. The challenge is that change usually happens gradually. The drive that once felt easy now feels stressful. The stairs that were effortless now feel intimidating. The grocery trip that took thirty minutes now takes an afternoon. Because these changes unfold over months or years, they're easy to dismiss — until one day they're impossible to ignore.

A FAMILY STORY

Meet Margaret

Margaret was eighty-four and had lived in her Niagara Falls home for nearly forty years. She loved her garden, her neighbours, and her front porch in summer. After losing her husband, she became fiercely independent and insisted on doing everything herself.

Her daughter, who lived nearly an hour away, would occasionally suggest looking at retirement living. Margaret always had the same answer: “I’m not ready.” And truthfully, she wasn’t — not yet.

Over time, little things began adding up. A missed medication. A fall that, fortunately, caused no injury. A difficult winter. A furnace repair that felt overwhelming. A growing sense of loneliness. Eventually Margaret agreed to tour a residence — not because she wanted to move, but because she wanted information. Six months later, she made the decision on her own terms.



“I wish I had started looking sooner.”

MARGARET, YEARS LATER

When the Caregiver Is Tired, Too

One of the most overlooked signs has nothing to do with the senior at all. It has to do with the family. Many adult children quietly carry groceries, appointments, medication reminders, finances, repairs, snow removal, and transportation — while also balancing careers, children, and their own health. If you are feeling exhausted, it does not mean you are failing. It means you are human. Sometimes the best decision for a loved one is also the best decision for the family supporting them.

QUESTIONS WORTH ASKING

- ☐ Has maintaining the home become increasingly difficult?
- ☐ Has driving become more stressful?
- ☐ Are meals being skipped or simplified?
- ☐ Have there been falls or near-falls?
- ☐ Is loneliness becoming more common?
- ☐ Are family members providing more and more support?
- ☐ Would added safety and peace of mind improve quality of life?

You don't need to answer "yes" to all of these. Even one or two may be worth exploring further.

This Isn't About Giving Something Up

Perhaps the most important thing we can tell you is this: retirement living is not about giving something up. It's about gaining something — safety, community, support, friendship, freedom from home maintenance, and peace of mind.

The question isn't really *"Am I ready to leave my home?"* It's *"What kind of life do I want to create for my next chapter?"* And that is a very different conversation.

A GENTLE NEXT STEP

Not sure where things stand? Our free two-minute Readiness Check at emeraldresidence.ca gives you a clear, personal summary — no pressure, no obligation. Or simply give us a call.

905-358-2500 emeraldresidence.ca

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CHAPTER TWO

The Quiet Cost of Waiting

Planning isn't about rushing. It's about keeping your choices open.

The Decision That Gets Postponed

For many families, the conversation about retirement living begins long before anyone acts on it — sometimes years before. A daughter notices her father's mobility changing. A son worries about his mother's driving. A spouse quietly wonders how much longer they can manage everything alone.

The concerns are real, and the conversations begin. Then life gets busy, the conversation is set aside, and before anyone realizes it, another year has passed. This happens far more often than you might think — not because families don't care, and not because seniors are stubborn, but because change is hard. Especially when everything still seems “good enough.”

The Trouble with “Good Enough”

Many people assume that if they can still manage, they should keep managing. Sometimes that's absolutely true. But there is an important difference between living well and simply getting by.

We often meet seniors who are technically managing at home. They pay the bills, make meals, and keep the house running. But when we ask a few more questions, a different picture emerges. They eat the same simple meals every day because cooking feels like too much work. They stay home more because driving has become stressful. They limit showers because they worry about slipping. They avoid the stairs, spend more time alone, and feel worn out by a house that once brought them joy.



“From the outside, everything appears fine. Inside, life has quietly become smaller.”

When Decisions Are Made in a Hurry

Life rarely sends a warning before it changes. A fall, a hospital stay, or a new diagnosis can mean that choices which could have been made calmly over months suddenly need to be made within days. Discharge planners have questions, doctors recommend support, adult children take time off work — and the person at the centre of it all can feel that decisions are being made *for* them rather than *with* them.

When families plan ahead, the opposite happens. The senior stays in control. Options are explored, questions are answered, and the transition happens on their terms.

The Hidden Cost of Isolation

One of the least-discussed challenges facing older adults is loneliness. Many people assume retirement living is mainly about care — yet many residents move long before they need significant care. They move because they miss connection.

After retirement, social circles often shrink. Friends move away or pass away. Driving becomes less frequent, and activities become harder to reach. A person can be surrounded by memories and still feel lonely. Many residents tell us they didn't realize how isolated they had become until they moved into a community and rediscovered conversation, friendship, laughter, and belonging.

A FAMILY STORY

Meet George

George had always been active — the type who fixed everything himself. If something broke, he repaired it. If snow fell, he cleared it before anyone else on the street.

After his wife passed away, George kept living on his own. At first everything seemed fine. But gradually the house felt quieter, meals became simpler, and the projects that once excited him became chores. His daughter began helping more often — then more still. Occasional support became weekly visits, then daily phone calls, then constant worry.

When George eventually moved into retirement living, he expected to appreciate the convenience. What surprised him most was the people. Within months he had a regular breakfast table, friends to play cards with, and neighbours who checked in on him.



“I thought I was moving because the house was too much work. Turns out I was moving because I missed being around people.”

GEORGE

The Weight Caregivers Carry

Whether it's a spouse, daughter, son, sibling, or close friend, caregivers often carry an enormous load — and carry it quietly. They manage appointments, coordinate medications, handle finances, respond to emergencies, arrange rides, and advocate within the health-care system, all while managing their own lives.

Over time, even the most devoted caregiver can become exhausted, and many carry guilt for feeling that way. But needing support is not failure. Recognizing when more support is needed is often one of the most loving decisions a family can make.

What We Hear Most Often

When families plan early enough to do it properly, they often tell us, “We should have looked into this sooner.” Not because life at home was terrible, but because they hadn’t realized how much stress they’d been carrying — how much energy went into managing the house, coordinating appointments, and simply holding everything together. Once those burdens lift, many people discover something unexpected: relief.

Planning Creates Options

This chapter isn’t meant to worry you — quite the opposite. Planning creates options, flexibility, and confidence, and it lets families make decisions before they become urgent. The goal is never to move because there’s no other choice. The goal is to move — or not — because you’ve explored your options and chosen what’s best for your future.

A GENTLE NEXT STEP

A conversation costs nothing. If you’d like to talk through your family’s situation with someone who understands, give us a call. There’s never any pressure — just honest answers.

905-358-2500

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CHAPTER THREE

Your Retirement Transition Strategy

Families aren't really looking for a room. They're looking for a plan.

The Question Behind Every Question

When families first begin exploring retirement living, they ask practical questions. How much does it cost? What's included? What size are the suites? Can Mom bring her furniture? Those questions matter — but they usually aren't the real ones.

The real questions sound more like this: *What do we do with the house? Can we afford this? What happens if Mom needs more care later? How do we know we're doing the right thing?*

That's why we believe every family deserves a Retirement Transition Strategy before making major decisions.

What Is a Retirement Transition Strategy?

Simply put, it's a roadmap — a personal plan that helps you move from where you are today to where you want to be tomorrow. It considers your home, your finances, your health, your support system, your future care needs, your family's goals, and, above all, your own wishes.

Rather than making rushed decisions in a crisis, a transition strategy lets families make thoughtful decisions while they still have options. Think of it as planning the next chapter of life, rather than reacting to a problem.

The House Is Usually the Biggest Question

For most families, the house represents far more than real estate. It holds memories, security, and family history — and it is often the largest financial asset a person owns. That's why conversations about retirement living so often become conversations about the house. The good news: moving into retirement living does not automatically mean selling your home. There are several paths, and the right one depends entirely on your circumstances.

A FAMILY STORY

Meet Helen

Helen had lived in her St. Catharines home for nearly fifty years. The house was mortgage-free, and her children assumed it would have to be sold the moment she moved. Helen wasn't so sure.

After exploring her options with her family and advisors, she decided to move first. That gave her time to settle into her new home, reduce stress, and weigh her choices carefully. A year later, she sold the property under far calmer circumstances than a rushed transition would have allowed.

The decision wasn't right because it involved selling. It was right because it gave her flexibility.

Five Ways Families Approach the House

Most transition strategies involve one or more of these approaches.

Option One

Sell the home

Simplicity. No maintenance, property taxes, or repairs — and proceeds that may bring financial flexibility and peace of mind. For many families, this is exactly right.

Option Two

Rent the home

Often overlooked. A home can generate monthly income and remain an asset. It also brings responsibilities — property management, maintenance, insurance, and tax considerations.

Option Three

Move first, decide later

Not every decision has to happen at once. Moving first lets many seniors settle in, downsize at their own pace, and make calmer financial decisions. Sometimes the greatest gift is time.

Option Four

Keep the home

Some families keep the property for future generations or as part of a wider estate plan. A move to retirement living doesn't require giving up ownership.

Option Five

A hybrid strategy

Many families combine approaches: move first, rent for a period, reassess, and sell when the timing is right. Often the best strategy is the one that keeps the most options open.

OUR ROLE — AND THEIRS

Emerald can help you plan the retirement-living side of your transition: timing, suites, care, and move-in. Decisions about your home, taxes, and estate belong with independent, licensed professionals you choose — a lawyer, an accountant or financial advisor, and a real estate professional. Chapter 6 explains who does what.

This Is About More Than Real Estate

When people hear the words “sell” or “rent,” they assume the discussion is about property. It isn't. It's really about lifestyle — freedom, security, flexibility, and quality of life. The house is simply one of the tools that can help create that future.

A Plan Brings Peace of Mind

One of the clearest changes we see when families create a transition strategy is a drop in anxiety. Before the plan, everything feels uncertain. After it, the path becomes clearer. Even if every detail isn't settled, families know where they're headed — and that confidence changes everything. The goal isn't to have all the answers today. It's to begin: one step, one conversation, one decision at a time.

A GENTLE NEXT STEP

Ask us for a Planning Conversation — a relaxed, no-obligation talk about your timeline, your care needs, and how Emerald might fit into your plan.

905-358-2500

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CHAPTER FOUR

The Financial Side of the Transition

Fear often fills the space where information should be. Let's fill it with information.

The Question Almost Every Family Asks

It usually comes up somewhere in the first conversation. Sometimes during a tour. Sometimes around the kitchen table. Sometimes quietly, after everyone else has gone home. The question is simple: “*Can we afford retirement living?*”

It's one of the most common questions we hear, and it's completely understandable. Most people have bought homes, cars, and insurance — but have never planned a move into retirement living. The encouraging news is that many families have more options than they realize.

The Assumption That Stops People Exploring

Many seniors assume retirement living is automatically out of reach, so they never look at the numbers. They simply decide, “We can’t afford it.” Yet many families have never actually calculated what staying at home costs today. And that’s where things get interesting.

What Staying Home Really Costs

Most people remember what their mortgage payment used to be. Fewer know what their home costs today — and the older a home gets, the less predictable those costs become. A furnace. A roof. A plumbing problem. They rarely arrive at a convenient time. Jack and Marie’s story below began with exactly this exercise. Use the worksheet to see your own picture.

WORKSHEET · YOUR MONTHLY COST OF STAYING HOME

EXPENSE	PER MONTH
Property taxes	\$
Home insurance	\$
Utilities — hydro, gas, water	\$
Internet, television & phone	\$
Maintenance & repairs (yearly total ÷ 12)	\$
Snow removal & lawn care	\$
Housekeeping	\$
Groceries & meals	\$
Car, fuel, parking & transportation	\$
Home care or personal support services	\$
Other	\$
Total monthly cost of staying home	\$

Keep this page handy. When you tour, we’re glad to place it side by side with what is included at Emerald.

A FAMILY STORY

Meet Jack and Marie

Jack and Marie had lived in their Niagara Falls home for nearly forty years, and their mortgage had been paid off long ago. When retirement living first came up, they dismissed it immediately: “We could never afford that.”

Months later, their daughter encouraged them to take a closer look. Together they listed their real monthly expenses — property taxes, insurance, utilities, maintenance, snow removal, lawn care, groceries, the car, housekeeping, repairs.

The numbers surprised everyone. For the first time, they realized they weren’t comparing retirement living to living at home. They were comparing it to a version of homeownership that no longer existed.

When Plans Are Made in a Hurry

There’s another cost families often overlook: the cost of deciding under pressure. An emergency move, a rushed home sale, or a caregiver who has to cut back their work hours can all carry a real financial price. It never appears on a monthly statement, but it can be significant. Planning ahead usually leads to better outcomes than reacting to a crisis.

Your Home May Be Part of the Answer

One of the biggest mindset shifts families experience is realizing that the house may not be the obstacle — it may be part of the solution. For many people, the family home represents decades of accumulated equity. Equity creates options, options create flexibility, and flexibility creates peace of mind.

As we explored in Chapter 3, selling isn’t the only path. A qualified financial advisor and accountant can help you weigh the tax and income implications of each option for your own situation.

The Goal Isn’t to Be Rich — It’s to Be Comfortable

Many seniors spent decades working, paying off mortgages, raising families, and building financial stability. The purpose of all that effort was never simply to accumulate assets. It was to create security, comfort, and peace of mind. At some point the question changes from “*How much can we save?*” to “*How do we use what we’ve built to create the best possible quality of life?*”



“Instead of asking “Can we afford retirement living?” try asking: “How can we use what we’ve built over a lifetime to support the life we want next?””

That small shift changes everything. The conversation becomes less about cost — and more about opportunity.

A GENTLE NEXT STEP

Many families find it helpful to put the numbers side by side — the true cost of staying home next to the cost of retirement living. We're happy to walk through that comparison with you, with no pressure of any kind.

905-358-2500

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CHAPTER FIVE

Downsizing Without the Overwhelm

It isn't about letting go of things. It's about choosing what belongs in your next chapter.

It's Not About the Stuff

Let's be honest. When most people hear the word “downsizing,” they feel overwhelmed. The closets. The basement. The garage. The spare bedroom. The boxes that haven't been opened in fifteen years. And somehow, every single item carries a memory.

The truth is that downsizing isn't really about getting rid of things. It's about deciding what deserves a place in the next chapter of your life. Approach it as a process of loss, and it can feel painful. Approach it as choosing what matters most, and it becomes much easier.

A Lifetime Doesn't Fit in One Suite

Your new home will likely be smaller than your current one. That doesn't mean it will *feel* smaller. Many residents tell us their suite feels more spacious, because they're no longer surrounded by rooms full of things they rarely use. Most people simply can't bring everything — and that's okay. It may be one of the best opportunities you'll ever have to simplify your life.

A FAMILY STORY

Meet Frank and Eleanor

Frank and Eleanor had lived in the same home for forty-seven years. When they decided to move, they were convinced sorting through everything would take months — perhaps years. Every closet was full, and the basement looked like a museum of family history.

One afternoon, staring at a room full of boxes, Eleanor turned to Frank and asked, “Where did all this stuff come from?” Frank laughed. “I think it arrived one Christmas at a time.”

Like many couples, they soon discovered that most of their belongings fell into two groups: things they truly loved, and things they had simply grown used to owning. That realization changed everything.

Start Small

One of the biggest mistakes people make is trying to tackle the whole house in a weekend. Don't. Start with one drawer, one closet, one shelf. Give yourself permission to move slowly; not every item needs a decision today. Momentum matters more than speed, and small victories add up quickly.

The Furniture Question

Furniture is often the most emotional part of downsizing. That dining table may have hosted decades of family dinners. That chair may have been your husband's favourite place to sit. But remember: the memories don't live inside the furniture. They live inside you. Often, bringing just a few meaningful pieces is all it takes to make a new suite feel like home.

The Four-Box Method

One of the simplest, most effective downsizing techniques: as you move through each room, give every item a home in one of four boxes.

01 Keep Things you use regularly, truly love, and that will make your new home feel familiar and comfortable.	02 Family Pieces with special meaning to children or grandchildren. A move is a lovely moment to pass treasures to the next generation.
03 Donate Items that still have value but no longer fit your life. There's real satisfaction in knowing they'll help someone else.	04 Let go Broken, worn-out, or forgotten things. Sometimes letting go simply makes sense.

When Family Wants Different Things

Every family has a story. The granddaughter who wants Grandma's china cabinet. The son who wants Dad's tools. And sometimes — nobody wants anything. Try not to take it personally. Younger generations often live in smaller homes with different tastes. Someone not wanting an item doesn't diminish its importance or its memories. It simply means its journey may continue elsewhere.

THREE QUESTIONS FOR THE "JUST IN CASE" PILE

- ☐ When was the last time I actually used this?
- ☐ Would I buy it again today?
- ☐ Would I miss it if it were gone?

What About the Photos?

Photographs are often among a family's most treasured possessions — boxes of prints, albums, slides, and old home videos. Many families digitize them before moving, which saves space and makes memories easy to share. Some even host a "photo day," when children and grandchildren gather to

identify faces, tell stories, and preserve family history together. What begins as a project often becomes a celebration.

It's Emotional Because It Matters

If you find yourself emotional during this process, that's perfectly normal. You're not sorting through objects; you're sorting through chapters of your life. Give yourself grace. Take breaks. Ask for help — from family, friends, or professional senior move managers. There is no prize for doing everything yourself.

And then something unexpected happens. At first people feel overwhelmed, then emotional — and then they feel lighter. Not because they've given things up, but because they've simplified. The closets no longer overflow. The basement no longer intimidates. The future feels clearer.

A GENTLE NEXT STEP

Wondering what will fit? Bring your questions about suite sizes and layouts to your tour. We'll help you picture where your favourite pieces will go — which makes the “Keep” box much easier to fill.

905-358-2500

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CHAPTER SIX

Building Your Transition Team

The families with the smoothest transitions aren't the ones who know the most. They're the ones who ask for help.

You Were Never Meant to Do This Alone

One of the biggest misconceptions about moving into retirement living is that it's a single decision. In reality, it's a series of decisions. What happens to the house? How is the move coordinated? What care may be needed now or later? Who helps with legal paperwork? How do medications get transferred?

You don't need to have all the answers. You simply need the right people around you. Just as you'd never build a house without a team of professionals, you shouldn't have to navigate a retirement transition alone.

A FAMILY STORY

Meet Susan

Susan had been caring for her father for nearly three years. At first it was occasional help — a ride to an appointment, picking up groceries. Then the appointments became more frequent, the phone calls more urgent, the responsibilities heavier.

Eventually Susan was caregiver, advocate, chauffeur, property manager, bookkeeper, and crisis coordinator all at once. She was exhausted — not because she didn't love her father, but because she was trying to do everything herself.

When she finally sat down with a team of the right professionals, something shifted. For the first time, she realized she didn't have to carry the whole load alone.

Who Belongs on Your Team

At the centre

You

Too often, seniors feel that decisions are being made around them rather than with them. This is your life, your future, and your home. Even when family members are helping, your wishes should guide the process. The goal is never to take control away — it's to provide support.

Foundation

Family

Adult children often help with research, tours, appointments, paperwork, logistics, and emotional support. Families don't always agree — and that's normal. Keep talking, and keep the focus on the person making the move.

Health

Your physician & health team

Your doctor knows your history and medications, and will usually complete the medical assessment needed before move-in. Nurses, therapists, pharmacists, and specialists may join too.

Legal

Your lawyer

A transition is a good moment to review Powers of Attorney, your will, estate plans, advance care wishes, and property documents — before a crisis makes it urgent.

Financial

Your accountant or financial advisor

How will retirement living fit your budget? What are the tax implications of selling or renting? How should proceeds be managed? Clear numbers remove much of the uncertainty.

Property

A real estate professional

If the house is part of your plan, an experienced, independent real estate professional can explain its value, timing, and your options — often earlier than families expect, since the home is usually the largest asset involved.

Logistics

Senior move managers

Some professionals specialize in helping seniors move: sorting, packing, donations, furniture placement, and setting up the new suite. Their real job is reducing stress.

Your guide

Your Emerald team

From your first call, our admissions team helps you see the whole picture of retirement living — what should happen first, what to prepare, and what you might be forgetting. Once you move in, you gain an entire team: management, nursing and care staff, dining, housekeeping, maintenance, and recreation. You may arrive knowing a few names. Before long, you'll know many.



“I finally feel like I can breathe.”

WHAT FAMILIES TELL US MOST

Not because every problem has been solved, but because they now have people helping to solve them. The unknown becomes manageable. The overwhelming becomes organized. The stress becomes shared.

WORKSHEET · YOUR TRANSITION TEAM AT A GLANCE

ROLE	NAME	PHONE / EMAIL
Family lead		
Family physician		
Lawyer		
Accountant / financial advisor		
Real estate professional		
Senior move manager		
Pharmacy		
Emerald admissions		905-358-2500

A GENTLE NEXT STEP

Not sure who you need on your team yet? Start with one phone call. Ask for our admissions team — we'll help you work out what should happen first.

905-358-2500

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CHAPTER SEVEN

The Emerald Move-In Roadmap

Moving into Emerald isn't a mystery. It's twelve clear steps — and you're never on your own for any of them.

What Happens Next?

By now you may have toured a residence or two, talked with family, and started thinking about the house and the future. And perhaps one question keeps coming back: “*What actually happens if we decide to move?*”

For many families, the unknown is the most stressful part. They worry about paperwork, assessments, medications, and logistics — and about missing something important. As a residence licensed by the Retirement Homes Regulatory Authority, Emerald follows a careful, well-defined admission process, refined step by step to make the transition as calm as possible. Think of this chapter as your map, from your first conversation all the way to feeling at home.



One step we never skip. Before we offer a suite or confirm a move-in date, our Director of Care completes a personal assessment and prepares your Plan of Care. It's how we make sure Emerald is the right fit — and that the right support is ready for you from your very first day.

PHASE ONE · GETTING TO KNOW EACH OTHER

1

The Discovery Conversation

Every journey begins with a conversation — not paperwork. We want to understand your story: why you're considering retirement living, your health and care needs, your concerns, your timeline, and your questions. Some families are ready within weeks; others are planning months or years ahead. Both are perfectly fine.

2

Your Personal Tour

Nothing compares to walking through the building yourself. See available suites, explore the dining and common areas, learn about activities, meet the team, and ask lots of questions. Bring family — a second set of eyes always helps. Many residents say they knew within minutes whether a community felt right. Trust that feeling.

3

The Initial Wellness Review

We talk through current health, mobility, medications, memory, existing support services, lifestyle preferences, and goals. The purpose isn't to find reasons someone can't move in. It's to understand how we can best support them.

PHASE TWO · ASSESSMENT & CARE PLANNING

4

The Physician Assessment

We provide a Physician Assessment Package for your doctor to complete. It typically covers diagnoses, medications, allergies, cognition, mobility, and any special care needs. It sounds complicated; in practice, it's one more piece of the puzzle.

5

Your Nursing Assessment

Our nursing team learns about your needs in depth — mobility, transfers, fall risk, nutrition, medications, and personal care — and about you. What time do you like breakfast? Showers or baths? Care should never be one-size-fits-all.

6

Your Personal Plan of Care

Using the assessments, your physician's information, and conversations with you and your family, our Director of Care prepares your Plan of Care. Every resident has one, whatever their care level and however long their stay. It records the support you need, the support you don't, how you like things done, and the goals that matter to you — and it changes as your needs change.

PHASE THREE · MAKING IT OFFICIAL

7

Choosing Your Suite & Services

With your Plan of Care in place, we confirm the suite and care services that suit you. Where will your favourite chair go? Will the dining table fit? Can you bring family photographs and your television? The answer is usually yes. Once you've chosen, we reserve your suite and begin preparing for your arrival.

8

Admission Documentation

The formal paperwork: your residency agreement, emergency contacts, Powers of Attorney, consents, financial arrangements, and care service selections. Family members often help gather documents, and we guide you through every page. No one is expected to know all of this in advance.

9

Your Doctor & Pharmacy Choices

You don't have to change doctors. Many residents keep their own physician; others prefer the convenience of Emerald's in-house physician services. The same goes for pharmacy: keep your own, or use our pharmacy partner, with medications delivered and coordinated with nursing staff. The choice is yours.

PHASE FOUR · MOVING IN

10

The Move Planning Meeting

A few weeks before move-in, we review every detail together: the date, furniture, transportation, medication transfer, dietary preferences, care services, and arrival plans. This is usually when families say, "We've got this."

11

Move-In Day

It's normal to feel excited, nervous, and emotional — often all three. Our team will welcome you, help you settle, introduce you to staff, show you the emergency call system, and answer every question.

Your First 30 Days

The first month isn't about rushing. It's about learning names, finding favourite spots, trying activities, and building routines. We check in regularly and adjust whatever needs adjusting. The goal isn't simply moving in. It's feeling at home.

DOCUMENTS WORTH GATHERING EARLY

- ☐ Ontario health card and any other insurance cards
- ☐ A current list of medications, dosages, and allergies
- ☐ Powers of Attorney for personal care and for property
- ☐ Your completed Physician Assessment Package
- ☐ Names and numbers for emergency contacts
- ☐ Your doctor's and pharmacy's contact details

Many families tell us the move itself wasn't nearly as hard as they'd imagined — the anticipation was harder than the reality. Once they understood the process, everything felt manageable.

A GENTLE NEXT STEP

The best way to begin the roadmap is to see Emerald in person. Tours run Monday to Friday, 10 a.m. to 4 p.m., and weekends by appointment. Family is always welcome.

905-358-2500 emeraldresidence.ca

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CHAPTER EIGHT

Hospital Discharge, Recovery & Respite Stays

Not every transition begins with a permanent move. Sometimes a family simply needs time, support, and a safe place to recover.

Life Doesn't Always Follow the Plan

Most people imagine moving into retirement living after months of careful planning. Sometimes it happens that way. But sometimes a fall changes everything. A hospital stay raises new concerns. A surgery needs more recovery support than expected. And sometimes the person who needs a break isn't the senior at all — it's the caregiver.

That's where short stays come in: respite, recovery, and transitional stays that give families room to recover, regroup, and decide what comes next — calmly.

The Phone Call No Family Wants

Many families know the call that begins, “Your mother has had a fall,” or “Your father has been admitted,” or “We need to talk about discharge planning.” Suddenly the questions pile up. Can they go home safely? Who will help? How much care will they need? How long will recovery take? Families can feel pressure to make big decisions in very little time.

Medically Stable Isn’t the Same as Ready for Home

One of the most common misconceptions is that once someone is medically stable, they’re ready to return home. Those are two different things. A person may be well enough to leave hospital but still need help with medications, mobility, meals, personal care, or monitoring — or simply a safe place to regain strength. This is the gap many families discover between hospital care and living independently.

A FAMILY STORY

Meet Bill

Bill was seventy-nine and recovering from hip surgery. The operation had gone well and the hospital was preparing his discharge. There was just one problem: Bill lived alone, his daughter worked full-time, and his home had stairs. No one felt comfortable with him going straight home.

A short recovery stay was the answer. Bill regained his strength in a supportive setting while his family focused on encouraging him instead of worrying about him. Three weeks later he was stronger, more confident, and ready for his next step — and every decision along the way was made calmly rather than under pressure.

What Is a Respite Stay?

A respite stay is a temporary stay in a retirement community — with everything a permanent resident enjoys.

LENGTH	From as few as five days, up to three months
INCLUDES	A private, furnished suite, all meals, housekeeping, activities, and round-the-clock access to our care team
BEFORE ARRIVAL	A clinical review by our Director of Care and a personal Plan of Care — just as for every resident
STAYING ON	If a guest would like to stay beyond three months, we help them transition to permanent residency
RATES	Daily rates vary by suite, and care services are priced to your needs. Ask us for current rates and fees.

Families use short stays when...

A caregiver needs a rest

The family is travelling

Recovering after surgery or illness

The home is being prepared or renovated

A transition plan is still taking shape

They'd like to try retirement living first

Sometimes the Caregiver Needs Care, Too

Caregiving is one of the most loving things a person can do — and one of the most demanding. Eventually, everyone needs rest. That doesn't make you selfish; it makes you human. A respite stay lets caregivers travel, rest, attend to their own health, and recharge, knowing their loved one is safe, well fed, engaged, and supported.

A Trial Run Can Change Everything

Some families are interested in retirement living but aren't ready to commit. That's completely understandable. A trial stay lets someone experience the dining room, the activities, the staff, the residents, and the daily rhythm without a long-term commitment. Many guests discover retirement living feels very different from what they imagined — often in a very good way.

Recovery Takes More Than Medical Care

Healing isn't only physical. It takes good nutrition, rest, encouragement, company, safety, and confidence. When someone goes home too soon, simple daily tasks — cooking, laundry, medications, stairs — can become exhausting. A recovery stay lifts those burdens so people can focus on what matters most: getting better.

How Emerald Helps During a Short Stay

Short stays follow a process very similar to permanent admission. Our Director of Care reviews medical information, physician documentation, medications, care needs, mobility, and dietary preferences, and prepares a personal Plan of Care before arrival. Whether someone stays a week or decides to make Emerald home, our commitment is the same: the right support at the right time, delivered with dignity.

Not Every Stay Becomes Permanent — and That's Okay

Some guests recover and return home. Some families finish their renovations. Some caregivers regain the energy to keep providing support. A successful short stay isn't measured by whether someone stays. It's measured by whether it helped the family reach the outcome they needed.

And occasionally, something unexpected happens. Someone arrives for a short stay convinced they'll never move into retirement living. Then they make friends, enjoy the dining room, sleep better, feel safer — and begin to see it not as something to fear, but as more freedom, support, and peace of mind.

A GENTLE NEXT STEP

If a hospital discharge is approaching, or you simply need a break, call and ask for our admissions team. We respond quickly — often the same day — and we'll walk you through the short clinical review that comes first.

905-358-2500

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CHAPTER NINE

Your First Day at Emerald

You're not simply changing your address. You're beginning a new chapter.

The Day You've Been Thinking About

After months of conversations, planning, paperwork, and preparation, the day finally arrives. Move-in day.

For many people, it's filled with mixed emotions: excitement, relief, nervousness, hope, sadness, anticipation — sometimes all within the same hour. If you're feeling emotional, please know this is completely normal. In fact, we'd be surprised if you weren't.

One of the most common things new residents say is, "I don't know how I'm supposed to feel." The answer is simple: there's no right way. Some arrive excited and ready to explore. Others arrive anxious, or still grieving the home they left behind. There is no timeline for adjusting, and no requirement to be cheerful every moment of the day.

A RESIDENT'S STORY

Meet Dorothy

Dorothy had lived in her home for more than forty years and had spent months preparing for her move. Her family helped her downsize, her favourite furniture was chosen, everything was organized. Or so she thought.

On move-in day, as she sat in her new suite and watched her family leave, she suddenly felt overwhelmed. For a few moments she wondered whether she'd made a mistake.

Later that afternoon, a staff member stopped by to check on her. They chatted for a while — nothing complicated, just a conversation. That evening Dorothy went to dinner. The next morning she met another resident over coffee. Within a few weeks, she had a routine.



“I thought I’d never feel comfortable here. Now it feels like home.”

DOROTHY, A FEW MONTHS LATER

Arriving at Your New Home

When you arrive, our team will be ready to welcome you — friendly faces who understand this is a significant day. We'll answer questions, offer reassurance, and make sure you know where everything is. A smile, a helpful conversation, a warm welcome: these small things often make a bigger difference than people expect.

Making Your Suite Your Own

One of the most enjoyable parts of the day is turning a suite into your home. Family photographs. Favourite artwork. A cherished chair, a special blanket, books, and plants. Your suite should reflect who you are. Some residents like everything in place immediately; others take their time. There's no wrong approach.

You Don't Have to Remember Everything

On your first day you'll hear a lot: dining hours, activity schedules, emergency procedures, and names — lots of names. Nobody expects you to remember it all. Not on day one, and not in week one. Ask once. Ask twice. Ask ten times. That's what we're here for.

The First Meal

For many residents, the first meal is one of the most memorable moments of the day — not only for the food (although we certainly hope you enjoy it), but because it's often the first step into community life. You may strike up a conversation, or you may simply listen. Both are fine. Everyone at the table was new once, too.

Family Members Feel It, Too

Move-in day is emotional for families as well — a mix of relief, guilt, concern, and hope. Sometimes adult children worry more than their parents do: *Will Mom be okay? Will Dad make friends? Did we make the right decision?* These feelings are normal, and they usually fade as families watch their loved one settle in.

What Happens Tonight?

Will your first evening feel a little strange? Probably. The first night is simply about rest. You don't need to unpack everything, meet everyone, or have it all figured out. Get comfortable, get some sleep — tomorrow is often easier than today.

Every resident who now calls Emerald home once stood exactly where you're standing. They wondered and worried, and then they took a small leap of faith — one day, one meal, one friendship at a time. That is how community begins.

A GENTLE NEXT STEP

Curious what a day at Emerald really looks like? Come and see for yourself. Book a tour, or ask about joining us for lunch.

905-358-2500

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CHAPTER TEN

Your First Month at Emerald

Faces become names. Hallways become shortcuts. And a new place slowly becomes home.

When a New Place Starts Feeling Like Home

The first day is a milestone. The first week is an adjustment. But the first month is where something special begins to happen. The unfamiliar becomes familiar. Staff become trusted friends. What once felt new gradually begins to feel like yours.

The most important thing to know is this: there is no “right” way to adjust. Everyone settles in differently, and that’s perfectly okay.

Most residents spend their first week simply getting their bearings. Where’s the dining room? What’s the quickest way to the elevator? Who do I call if I need something? Some people dive straight into activities; others prefer to watch from the sidelines for a while. Think of week one as orientation. Simply getting comfortable is enough.

A RESIDENT'S STORY

Meet Robert

Robert came to Emerald after living alone for nearly eight years. He was friendly enough, but not the type to walk into a room and introduce himself. On his first day, he quietly ate dinner and went back to his suite. The next day, he did the same. And the day after that.

Then one morning at breakfast, another resident sat down beside him and started talking about hockey. Thirty minutes later they were still talking. A week later they were meeting for coffee every morning.



“I thought I’d have to make friends. Turns out they found me first.”

ROBERT

Friendships Take Time

One of the biggest worries new residents have is, “What if I don’t know anyone?” Almost everyone arrives feeling that way. Every friendship at Emerald today started with a first conversation, a shared meal, or a smile. You don’t need twenty new friends in your first month. You only need one conversation. Then another.

Finding Your Dining Routine

Meals often become one of the most enjoyable parts of community life — not just because someone else is cooking, although that certainly helps. Meals are a chance to socialize, establish a rhythm, and look forward to something. Some residents quickly find a favourite table; others enjoy meeting someone new each day. Before long, a dining room becomes a gathering place.

Activities: Join When You’re Ready

Not everyone takes part in every activity. Some residents attend everything, some attend a few a month, and some simply enjoy watching. Exercise classes, cards, trivia, crafts, music, outings, guest speakers — or a quiet coffee and a good conversation. The goal isn’t to stay busy. It’s to stay engaged

in ways that bring you joy.

Missing Home Is Normal

Let's talk about something many people feel but don't always say: missing home. Your old kitchen, your garden, your neighbours, your routines. Those feelings can surface unexpectedly — after a family visit, or on a quiet evening. Missing your previous home doesn't mean you made the wrong decision. It means that chapter of your life mattered. Over time, as new routines and memories form, those feelings soften. You don't stop loving your old home. You simply create a new one.

Families Adjust, Too

While residents settle in, families go through their own adjustment — relief, guilt, gratitude, worry, and hope all at once. What often surprises them is how quickly they notice positive changes: less stress, more social contact, better nutrition, greater safety, more smiles. As confidence grows, the transition becomes easier for everyone.

The Worry That Quietly Disappears

Somewhere in the first month, many residents notice that something is gone — not a possession, but a worry. Who will shovel the snow? Who will fix the furnace? What if something happens and I'm alone? For many people, that realization is one of the greatest gifts of retirement living: peace of mind.

There's No Deadline for Feeling at Home

Some residents settle in within days; others need a few months. You spent years — perhaps decades — building your previous life, so it's okay if a new routine takes a little time. Home isn't created in a day. It's created through small moments: a staff member remembering your name, someone saving you a seat at lunch, a neighbour knocking to invite you for coffee. Then one day you'll walk through the front doors and realize: *this place feels like home*.

A GENTLE NEXT STEP

Have questions about daily life at Emerald — the meals, the activities, the people? We're happy to talk, and even happier to show you in person.

905-358-2500

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CHAPTER ELEVEN

Living Beautifully

Moving into retirement living isn't only about changing where you live. It's about changing how you live.

The Chapter You've Earned

If you've read this far, you've already travelled quite a journey. We've talked about difficult conversations, big decisions, downsizing, hospital stays, move-in day, and the emotions that come with leaving a home you've loved.

And if you're like many families, you may still be asking, "Will it be worth it?" It's a fair question. So let's talk about what life can look like on the other side.

One of the biggest myths about retirement living is that moving means giving up independence. Many residents discover the opposite. For years, independence may have meant doing everything yourself — the house, the meals, the repairs, the snow. But doing everything yourself isn't the same as living independently. Sometimes true independence means the freedom to focus on what you enjoy.

A RESIDENT'S STORY

Meet Patricia

Patricia spent years taking care of everyone else — her husband, her children, her grandchildren, her home. Even after retirement, something always needed attention. The house needed maintenance. The garden needed work. The errands never ended.

When she first moved into Emerald, she wasn't sure what she'd do with the extra time. A few months later, her daughter asked how retirement living was going. Patricia smiled.



“You know what’s funny? For the first time in years, I actually get to decide how I spend my day.”

PATRICIA

Freedom Looks Different Than You Think

We often imagine freedom as more space — a bigger house, more possessions. As we grow older, freedom starts to look different. Freedom is not worrying about a leaking roof. Freedom is not climbing ladders to change light bulbs or arranging snow removal every winter. Freedom is knowing that if something needs attention, someone is there to help. The older we get, the more valuable peace of mind becomes — and it may be the greatest luxury retirement living offers.

Friendship Doesn't Retire

Loneliness is one of the greatest challenges facing older adults, yet many people don't realize how isolated they've become until they experience community again. At Emerald, friendships begin in the simplest ways: sharing a table, joining an activity, waiting for the elevator, meeting someone with a similar story. Again and again, residents tell us the people become one of the most meaningful parts of community life. We're meant to connect — at every age.

Wellness Is More Than Health Care

When people hear the word “wellness,” they often think of doctors and medications. But wellness is much bigger than that:

Movement

Connection

Purpose

Laughter

Nutrition

Restful sleep

Learning

Emotional well-being

Community living creates everyday opportunities to support each of these — in ways that can be hard to achieve alone.

The Gift of Purpose

“What will I do all day?” is a reasonable question. Purpose doesn’t disappear when we retire; it changes. It might mean welcoming new residents, helping organize activities, volunteering, mentoring, or sharing your stories. Many residents discover new interests; others rediscover passions they’d set aside. Retirement isn’t about slowing down. It’s about choosing how you spend your time.

Living Life Instead of Managing It

There’s a subtle but powerful difference between living life and managing it. Many seniors spend years managing — appointments, repairs, medications, problems. Eventually it becomes exhausting. Retirement living lets people shift the balance: less managing, more living. Less worrying, more enjoying.

A Community That Knows Your Name

Think about the places where you’ve felt most at ease throughout your life. Chances are they had one thing in common: people knew you — your name, your story, your preferences. That’s what community feels like. It isn’t a building; it’s a feeling. The comfort of familiar faces, and the reassurance that someone notices whether you’re having a good day or a hard one.



Live Beautifully

At Emerald, our purpose is simple: *Live Beautifully*. For some, that means more time with family. For others, new friendships, freedom from worry, or feeling safe, supported, and connected. There's no single definition — because living beautifully isn't about a building. It's about a life that feels meaningful and joyful, whatever that means to you. You bring your memories, your traditions, your sense of humour, and your story with you. The story simply continues — often richer than you expected.

A GENTLE NEXT STEP

The truest way to understand life at Emerald is to live it for a little while. Ask us about a trial stay — a furnished suite and all meals, with no long-term commitment.

905-358-2500

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CHAPTER TWELVE

Welcome Home

The best chapters are still ahead.

You've Already Begun

If you've made it this far, you've already done something important. You've started the conversation. You've explored possibilities, weighed options, and begun to picture what the next chapter of your life might look like.

Whether you're ready to move tomorrow, six months from now, or several years from now, that's a meaningful step. Planning isn't about rushing. It's about creating choices, confidence, and peace of mind.

For many people, the idea of retirement living first feels like closing a chapter. But after walking alongside so many families, we've learned that it's rarely the end of a story. More often, it's the beginning of a new one — with fewer worries, more connection, and more time for the things that truly matter.

The Life You've Built Comes with You

Sometimes people worry that moving means leaving their life behind. It doesn't. You bring your experiences, your memories, your traditions, your sense of humour, your family, your favourite chair, your photographs, and your passions. The things that make you uniquely you don't stay behind. Because home isn't simply a place. Home is the life you've created.

A Future Worth Looking Forward To

Imagine waking up without worrying about snow removal, a leaking roof, or who will help if something goes wrong. Imagine knowing there are people nearby — friends, neighbours, support, community. Imagine more time for family, for hobbies, and for yourself. For many residents, retirement living doesn't make life smaller. It makes it bigger, because the energy once spent maintaining a house can now be spent enjoying life.

The Courage to Begin

Every resident who now calls Emerald home once stood where you may be standing today — wondering, researching, perhaps worrying. They didn't have all the answers, and neither do you need to. They simply took the next step, then the next, until they arrived at a place that felt right. That's how every meaningful journey begins: not with certainty, but with courage.

There Is No Perfect Time

"When is the right time?" is one of the questions we hear most. The honest answer is that life rarely offers perfect timing. What it offers are opportunities — to plan, to explore, and to decide on your own terms. The goal isn't to wait until there's no other choice. It's to create a future that excites you.

You Don't Have to Do This Alone

Perhaps the most important message in this whole guide is this: you don't have to figure everything out by yourself. Whether you're considering retirement living, recovering from a hospital stay, downsizing, or simply exploring, there are people ready to help. Questions are welcome. Uncertainty is welcome. You don't need a complete plan before you reach out — sometimes the first conversation *is* the beginning of the plan.

*One conversation. One tour. One question.
One chapter at a time.*

YOUR NEXT STEP

Come for a tour. Join us for a meal. Ask your questions and meet our residents — no pressure, no obligation. Your next chapter is waiting, and we can't wait to welcome you home.

905-358-2500 emeraldresidence.ca

Questions to Bring to Any Tour

Whether you visit Emerald or another residence, these questions will help you compare clearly. Tick them off as you go.

CARE & SAFETY

- ☐ Is the residence licensed by the Retirement Homes Regulatory Authority (RHRA)?
- ☐ How is a Plan of Care created — and how often is it reviewed?
- ☐ What happens if my care needs change over time?
- ☐ Who is on site overnight, and how does the emergency call system work?
- ☐ How are medications managed? Can I keep my own doctor and pharmacy?

COSTS & AGREEMENTS

- ☐ What is included in the monthly fee, and which services cost extra?
- ☐ How are care services priced?
- ☐ What are the terms for short stays, trial stays, and moving out?

EVERYDAY LIFE

- ☐ What does a typical day look like? May I see this month's activity calendar?
- ☐ Can I join residents for a meal before deciding?
- ☐ How does the team keep families informed?

MY NOTES

Niagara Senior Resource Directory

NUMBERS CHECKED

OCTOBER 2026

Useful phone numbers and websites for seniors and families across the Niagara Region. Tap any number to call.

911 EMERGENCY Police, fire, or ambulance	988 SUICIDE CRISIS HELPLINE Call or text, 24/7	1-866-550-5205 COAST NIAGARA Mental health crisis line, 24/7	211 HELP FINDING SERVICES Call or text, 24/7
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HEALTH & CARE AT HOME

Health811

Talk to a registered nurse, day or night, and find local health services. Free and confidential.

811
health811.ontario.ca

Niagara Health

Niagara Falls, Marotta Family, and Welland hospitals, plus urgent care in Fort Erie and Port Colborne.

905-378-4647 switchboard

niagarahealth.on.ca

Ontario Health atHome

Home care, care coordination, and long-term care applications. No area code needed.

310-2222
ontariohealthathome.ca

Niagara Region Public Health

Vaccines, health information, and public health programs across Niagara.

905-688-3762 · 1-800-263-7248
niagararegion.ca

SUPPORT FOR SENIORS & CAREGIVERS

Niagara Gatekeepers

Worried about an older adult? Anyone can call to connect them with support. 8:30 a.m.–8:30 p.m., every day.

905-684-0968
niagararegion.ca

Alzheimer Society of Niagara Region

Support for people living with dementia and the families who care for them.

905-687-3914 · 1-877-818-3202
alzheimerniagara.ca

Niagara Region Seniors Programs

Seniors Community Programs: adult day programs, assisted living in seniors' apartments, and more.

905-984-2621 · 1-877-212-3922
niagararegion.ca

CMHA Niagara

Canadian Mental Health Association — counselling and mental health support.

905-641-5222 weekdays

niagara.cmha.ca

Meals on Wheels — Niagara Falls

Hot weekday lunches, frozen meals, and special diets for Niagara Falls and Niagara-on-the-Lake.

905-356-7548

mealsonwheelsniagara.ca

GETTING AROUND & STAYING SAFE

Specialized Transit & Chair-A-Van

Accessible door-to-door transit for residents who can't use conventional buses. Application required.

1-833-678-5463

nrtransit.ca

Seniors Safety Line

Free, confidential support for older adults experiencing or at risk of abuse.

1-866-299-1011

eapon.ca

Police non-emergency line

Niagara Regional Police, for situations that aren't emergencies. In an emergency, always call 911.

905-688-4111

niagarapolice.ca

Canadian Anti-Fraud Centre

Report a scam or get help if you think you've been targeted. Weekdays.

1-888-495-8501

reportcyberandfraud.canada.ca

RIGHTS, PENSIONS & GOVERNMENT SERVICES

Retirement Homes Regulatory Authority

Licenses and inspects Ontario retirement homes. Check a home's licence or raise a concern.

1-855-275-7472

rhra.ca

Old Age Security & CPP

Service Canada help with OAS, CPP, and the Guaranteed Income Supplement. Weekdays.

1-800-277-9914

canada.ca

Advocacy Centre for the Elderly

Free legal clinic for lower-income seniors aged 60 and over.

1-855-598-2656

acelaw.ca

Seniors' INFOLine (Ontario)

Information on provincial government programs and services for seniors.

1-888-910-1999

ontario.ca

ServiceOntario

Health card renewals and other provincial services.

1-866-532-3161

ontario.ca

MY IMPORTANT NUMBERS

FAMILY DOCTOR

PHARMACY

FAMILY CONTACT

POWER OF ATTORNEY

Phone numbers, hours, and services can change. Numbers were checked against each organization's published listing in October 2026; please confirm details when you call. Emerald Retirement Residence is not affiliated with these organizations.

Your Transition Toolkit

Practical resources to help you and your family organize each step. Ask our team which are available when you call or visit.

1 Retirement Transition Workbook

A step-by-step planning guide to organize your transition.

2 Retirement Living Budget Planner

Compare what you spend today with retirement living.

3 Home Downsizing Workbook

Room-by-room exercises to make downsizing simpler.

4 Family Meeting Guide

Prompts for the important family conversations.

5 Move-In Checklist

Everything to take care of before move-in day.

6 Physician Appointment Checklist

Prepare for the medical assessment and admission paperwork.

7 Medication & Pharmacy Worksheet

Track medications, physicians, and pharmacy decisions.

8 Hospital Discharge Checklist

Guidance for families navigating a hospital transition.

9 Niagara Senior Resource Directory

Included in this guide — see the directory pages just before this one.

NOTES & NEXT STEPS

About Emerald

Emerald Retirement Residence is a licensed retirement community in the heart of Niagara Falls, regulated by the Retirement Homes Regulatory Authority (RHRA).

Housed in a beautifully converted former hotel, Emerald offers independent living, assisted living, recovery stays after hospital, and respite care — all under one roof, with a professional care team on site twenty-four hours a day, led by our Director of Care.



About the author

Irene Delorraine is the General Manager of Emerald Retirement Residence. She leads the team that welcomes every new resident and family — from the first phone call, through move-in day, to the moment Emerald truly feels like home. Irene welcomes families in English, French, and Russian.

Our values

Compassion · Dignity · Trust · Responsiveness · Innovation · Independence · Community · Excellence

VISIT	5807 Ferry Street, Niagara Falls, Ontario L2G 1S8
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CALL	905-358-2500
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ONLINE	emeraldresidence.ca
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TOURS	Monday to Friday, 10 a.m. to 4 p.m. · Weekends by appointment
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*Every family's next chapter begins with a single conversation.
We'd be honoured to have it with you.*

Emerald Retirement Residence

5807 Ferry Street · Niagara Falls, Ontario L2G 1S8

905-358-2500 · emeraldresidence.ca



VISIT US ONLINE