

# SENIOR LIVING OPTIONS

## Planned Adult or Active Adult Communities

Planned Adult Communities are characterized by clusters of apartments and condominiums or single-family homes built around a core of services and amenities. Residents can own their own property and must abide by the covenants, codes and restrictions administered by a governing body. The governing entity oversees common facilities, fees and assessments, and provisions of the association. In some parts of the country, such communities are promoted as recreational and are located on golf courses and lakes.

## Exterior Maintenance-Free Communities

If a person prefers living in a multi-generational environment as opposed to an exclusively senior community, but still desires maintenance-free living, the option to downsize to a condominium, a town home, cottage or duplex, is an attractive alternative to adult community living.

Moving from a large home with a spacious yard to a duplex with a smaller outdoor space might be the perfect transition for someone who is still able to care for a household but who no longer has the stamina or desire to maintain a high-maintenance home and yard.

With some private housekeeping assistance and lawn care service provided, many empty nesters find that such a transition is less stressful than an immediate move to a senior living community. Though such an alternative is not specifically considered a "senior" community option, it is one that could certainly be considered if one is in good physical condition and prefers the diversity of multi-generational neighbors.

## Independent Living Communities

Independent senior living communities are not state licensed and cannot provide healthcare services. Catering to independent seniors either age 55 or 62 and older, they offer a number of personal care services which vary from community to community. Independent senior living communities typically have full or partial kitchens, 2-3 meals daily (served in a common dining area), housekeeping, paid utilities, laundry facilities, 24-hour staffing, and common areas for resident use. Since these communities are not regulated, fees vary greatly and are based on market conditions, location, availability, and amenities offered.

## Assisted Living Communities

Assisted living communities are often the best choice for individuals who need more support than unlicensed independent living communities can offer, but who do not require 24-hour nursing care. Most residents will need some assistance with what are referred to as "activities of daily living" (ADLs), such as bathing, dressing, grooming, toileting and medication monitoring. Apartments are typically smaller than independent living communities, but many include a kitchen or kitchenette with microwave and small refrigerator. All meals are provided in a common dining area and various activities are designed to encourage social engagement, exercise, and overall well-being. Assisted living communities are state licensed and most are private-pay only.



## Longterm Healthcare Communities

Known historically as “rest homes” or “nursing homes,” residents who move here are typically unable to live independently and require a level of assistance beyond that which assisted living communities are licensed to provide.

These state licensed healthcare communities offer 24-hour care, assistance with bathing, feeding, grooming, physical therapy, occupational therapy, and other medically necessary services. A healthcare community can be a temporary arrangement being used only as a rehabilitation stay (skilled care), or it can be permanent if on-going medical care and/or supervision is necessary (longterm care).

## Memory Care Communities

Many longterm healthcare communities and continuing care retirement communities (CCRCs) have added areas specifically designed for those with dementia. Such options are typically secured by locked doors and to safeguard residents who are apt to wander. While some memory care communities are incorporated with larger residential campuses, some are built as stand-alone communities specifically for memory care residents. Since specialized services and licensure vary from state to state and place to place, it is important to ask questions and tour all levels of care at each community.

## Continuing Care Retirement Communities

Continuing Care Retirement Communities (often referred to as Life Care Communities) are residential campuses that provide seniors with the full spectrum of lifestyle and health care options - all on the same campus. CCRCs are age-restricted, so in order to qualify, at least one person in the household must meet a minimum age requirement. CCRC contract types vary with some providing all-inclusive “Life Care” guarantees.

## Residential Care Homes

Also referred to as residential assisted living or board and care homes, these residences are located in residential neighborhoods. Depending on the level of licensure, the services and level of care are similar to that of larger congregate communities. Most will accommodate only 6-10 residents, however, this varies from by state.

## Subsidized Public Senior Living

There are a variety of senior complexes offering subsidized rents. Some may be sponsored by faith-based organizations and some are city, county, or state operated. Most are apartment style and while they may not have lavish décor, they are typically well-maintained and affordable. Most have long waiting lists so early application is critical.

# QUESTIONS AND CONSIDERATIONS

## When Visiting/Evaluating Senior Communities

### Apartment / Room Options:

- What floor plans are available and in what locations within the community?
- What is the policy for relocating within the community after moving in?
- Are pets allowed and if so, what is included in the pet policy?
- Is covered parking available?
- Will the community make cosmetic changes to the apartment we choose?
- What appliances are included?
- Do any apartments allow smoking?

### Fees and Finances:

- What is the monthly rental amount?
- How often does the rent increase and by what percentage?
- How many meals are included in the rental price?
- What utilities are included in the monthly rent?
- Is there an application/entrance/administration fee or is it month-to-month only?
- What are the terms of the lease?

### Meals and Dining:

- How are meals served and at what time?
- What is the policy on serving alcohol in the common areas of the community?
- Can residents choose to cook and/or eat in their apartments?

### Amenities and Activities:

- Is transportation provided? If so, to where and by what means?
- Where is the laundry facility located?
- Who is responsible for personal laundry?
- Is light housekeeping provided? What is included?
- Are guest apartments available for out-of-town guests?
- Is there a lap pool, spa, sauna?
- Is the fitness center available to all residents?
- What are the policies for use?
- Does the community organize travel excursions?
- If so, how often and to where?
- What is on the regular activity schedule?
- Is there outdoor space for gardening or other hobbies?
- What common spaces are available for resident use, such as a library or media room?



### **Resident Care and Security:**

Is there an emergency response system?

Who has access to private apartments?

Is the community licensed to provide healthcare?

What is the policy if a resident no longer qualifies to reside at the community?

What level of care is the community licensed to provide?

How many staff members are on duty and what are their credentials?

Are background checks performed on employees before hiring?

Is there a resident council? What is their role?

How long have the activity director, executive director, and director of nursing been on staff?

What is the policy on use of electric scooters, walkers, or wheelchairs inside the building?

### **Property Condition and Inspections:**

Who owns the community? Is it corporate owned or not-for-profit?

Who is the management company? How long?

How often are renovations made to common spaces and resident apartments?

Are there any licensure issues that are currently under scrutiny?

Can you provide documentation demonstrating the financial well-being of the community?

### **Observations to Note:**

Level of functioning of current residents.

Attitude and appearance of staff and residents.

Condition and upkeep of the building and grounds.

Traffic to and from the community.

Odors (both pleasant and unpleasant).

Engagement between staff and residents.

How you FEEL as you walk through the community and into apartments.

### **Follow Up Research:**

Review state inspections for licensed healthcare and assisted living communities.

Contact local Ombudsman regarding licensed communities.

Verify financial security for communities requiring entrance fees.

Check any references you have been given.

Make impromptu visits around meal times.