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tions - Designing your Lifestyle

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# Options - Designing your Lifestyle



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## Senior Housing Options Designing your Lifestyle

Looking for retirement housing can be very confusing today, with so many choices available. Cost is a big factor in most peoples' decisions and the costs usually

reflect the level of care provided.

New combinations of services and financial arrangements are emerging. With so many services being offered, it is often difficult to tell what a facility provides by looking strictly at a name or a label. Facilities that call themselves retirement communities or retirement housing fall along a continuum that includes a range of services and programs - from very modest to comprehensive.

Because there are so many alternatives, it's important that consumers interested in exploring retirement housing take the time to understand personal needs and preferences and what

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different facilities offer. It's also critical to try to discern the financial health of a facility because, as with any growing industry, financial problems can arise.

In this section, you'll find definitions of different types of retirement housing and descriptions of what is provided. Also listed are free referral agencies that offer detailed housing information specific to your area and need, web sites, publication sources and organizations. We hope the information provided here is of help in your search.

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## Senior Apartments

Senior apartments vary widely in terms of services, but typically they offer apartment living, augmented with a variety of services designed to make independent living easier for seniors. Services may include housekeeping, transportation, optional meal service and social activities. Since each residence is different, be sure to find out what services are available and any additional costs involved.

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## Life-Care Communities

Life Care Communities are master-planned, age-restricted facilities/communities that offers a variety of living arrangements and levels of services. The object of a Continuing Care Retirement Community (CCRC) is to allow residents to "age in place" by providing independent living, congregate living, assisted living and skilled nursing care on-site.

Residents may move from one level to another as their needs

change. When looking into this, you must clarify the type of contract and care that will be included in your agreement. There are very few "Life Care" communities due to the fact that they provide unlimited care for the rest of one's life.

Continuing-care contracts often, although not always, require an entrance fee, accommodation fee or endowment, plus monthly fees in advance that cover some or all services and care as a form of insurance for one's later years. The continuing care contract is intended to remain in effect for the rest of one's lifetime and represents a long-term commitment of the provider to the resident.

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## Assisted Living

Assisted-living accommodations are congregate-living residences that provide individual apartment-style living usually within one building. Rent is typically paid month-to-month. The monthly rental fee usually includes meals, housekeeping, activities and transportation to shopping and doctors' offices. Most residences will also have a variety of personal-care services available. The cost of personal-care service (bathing and dressing assistance, medications, etc.) is sometimes billed as an extra charge and will depend on the type and amount of services a person may require.

It's a good idea to inquire about all costs of such services and the policies of each residence regarding personal care. All assisted-living residences that offer personal-care services are required under California law to have a license from Community Care Licensing, a state agency. Retirement residences that offer personal care are not allowed to provide skilled nursing but most of the care needs a person may require can be accommodated successfully in this type of setting.

For more information on assisted living and long term care, [click here](#).

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## Residential Care Homes (Board and Care)

Residential-care homes are small state-licensed homes that offer a high level of personal care and individual attention. As with

assisted-living residences, residential-care homes share the same type of license. While not allowed to dispense nursing services, they can accommodate a wide variety of care needs including walkers, wheelchairs, bathing & dressing assistance, supervision of medications, incontinency care, and even provide secured surroundings for confused elderly who may wander. Typically, a home is licensed for six or fewer people in a private residential home setting. Generally, the more care a person needs the more appropriate this type of facility becomes. In such small facilities, there are not long distances from one room to another, and help is close at hand 24-hours a day.

This makes the licensed, residential-care home an attractive choice from the standpoint of care and cost. It's always a good idea to visit as many of these homes as possible before making a decision. Make sure all care arrangements and costs are spelled out in a rental contract before moving in - to safeguard the interests of the person being cared for.

To find out if a home you're considering has any severe or recent violations you can call a Community Care Licensing Regional office:

- 760/929-2121-Southern Region
- 916/229-4500-Northern Region
- 415/266-8860-Coastal Region
- 310/574-6633-Los Angeles Region

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## **Alzheimer's Care Facilities**

Alzheimer's care facilities specialize in caring for elderly who suffer from Alzheimer's or related dementia disorders. In fact such facilities may be found within some retirement residences - often in small residential-care homes, in special wings of nursing homes, or sometimes they are specially constructed facilities. They are licensed as skilled-nursing facilities or residential-care homes by Community Care Licensing.

Every facility that cares for this type of resident has specially trained staff, experienced in the problems and care of Alzheimer's patients. Severe behavior problems can often be

handled successfully and managed properly in such facilities without resorting to heavy doses of medication. For elderly who are too difficult to handle at home or in a retirement setting, this type of facility is the best option. The cost for this type of care, unfortunately, tends to be much higher whether it is done in a nursing home or in a residential-care setting.

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## Senior Adult Communities

Senior adult communities include a wide variety of housing options designed and intended for adults 55 years and older. Occupancy by families with children is prohibited. Senior adult communities can include: apartments, condos, town-homes, detached single-family homes, or single- or multi-family developments. They usually offer social/recreational activities.

Senior adult communities provide a lifestyle that emphasizes maintenance-free living with recreational amenities. They may be developed near natural attractions (ocean, marina, lake, desert, etc.), or have extensive on-site recreational amenities (golf course, recreation hall, health spa-pool, tennis courts, social clubs etc.). Many communities provide various supportive services as well.

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## Shared Housing

The Shared Housing Program is a non-fee, home-finder referral service designed for (but not limited to) seniors. The program helps reduce housing costs by referring seniors who need affordable housing to people who have homes to share at lower rental rates. Please call the **Eldercare Locator** at 800/677-1116 and ask for a local referral.

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## Government-subsidized Programs

Government-subsidized, rental-assistance programs are for low-to-moderate-income elderly (62+), disabled persons and their families. Eligibility is based on annual income, assets, type of housing needed and family composition. You can get a list of current government-subsidized, senior-apartment complexes through your local Area Agency on Aging. Also ask for the

number of your local Housing Authority - a subsidized program where qualified applicants must find their own rental accommodations.

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## Free Senior-Housing Referral Agencies

Senior-housing referral agencies can save you considerable time and effort in locating an appropriate retirement home or senior-care facility. They provide free, detailed information about rates, types of care available, vacancies and special programs such as Alzheimer's care. They can also provide tips about how to choose a care facility and what types of home would be a good match. The agencies listed do not charge for information and referrals.

- **California Registry**

800/777-7575

Web site: <http://www.calregistry.com>

State licensed referral agency for the elderly offering free information and referral - statewide - to quality retirement residences, residential-care and nursing homes.

- **Retirement-Living Referral Agency**

800/813-7007

Web site: <http://www.senioroptions.com>

The only licensed agency that personally evaluates and rates all board & care, assisted-living and nursing homes in Los Angeles, Orange, Riverside and San Bernardino Counties. Free information and referrals. They also provide case-management services.

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## Statewide Housing Resources

- **American Association of Retired Persons**

800/424-3410

Web site: <http://www.aarp.org>

601 E. Street, NW

Washington, DC 20049

AARP has a wide variety of publications on senior housing options. Write or call for their publication catalog.

- **New Lifestyles**

800/869-9549

Web site: <http://www.newlifestyles.com>

Free comprehensive directory and web site on senior housing and care options.

- **ABC Senior Housing Options**

916/492-1412

Web site: <http://www.abchousing.com>

Directories for every county in California on: independent senior apartments, residential care facilities, skilled nursing facilities. Cost \$25.00, please call or write for more information.

- **Senior Resource**

619-793-7714

Web site: <http://www.seniorresource.com>

A California-based group helps seniors with housing choices, online and offline resources and programs available in communities around the United States, by region

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