

Aging in Place: Housing Options

Handout 1

Introduction

Successfully aging in place takes planning. Before a senior adult decides that moving is necessary, he or she should determine whether the present home can be modified to meet current needs. Sometimes, however, it is necessary to move because remaining in one's home has become impractical. When this happens, there are other options—each with its advantages and disadvantages.



Housing Options for Senior Adults

The following list includes descriptions of some of the most common senior housing options. Be aware that the names of various options may be different in various communities.

Senior "Retirement Communities": A senior community may be like any other neighborhood or community except that it is restricted to people who are usually 55 and over, or 62 and over. Those with a 55+ restriction require one resident to be 55+. Other residents must be over 18 but may be younger than 55. In a 62+ community, all residents must meet the minimum age requirement. These communities usually offer amenities and services that cater to seniors.

"Seniors Only" Apartments: Some seniors sell their homes of many years and move to apartments in order to free up their equity and provide additional income. Others enjoy being free of home maintenance and groundskeeper chores, and they find a greater sense of security in an apartment complex than in a private home.

Modular Home Communities: Modular home communities have full-time residents as well as residents who reside there only part of the year. Part-time residents may be "snowbirds" who come for three months or a bit longer. The lots and mobile units (which are not really very mobile) may be leased or owned by the residents.

ECHO Housing (Elder Cottage Housing Opportunity): Elder Cottage Housing Opportunity, accessory units, and granny flats refer to a housing opportunity in which seniors occupy a second-family living unit or apartment, with a separate entrance, on another family's single-family lot. Generally, these arrangements are permitted by the jurisdiction to foster affordable housing or to aid families with elderly parents who are unable to live completely alone.

Shared Housing: Seniors may share their home or share the home of another. The roommate need not also be a senior. Professional organizations that specialize in these arrangements match the two parties based on needs on one side with ability-to-provide on the other. The organizations screen before matching and follow up afterwards to help the match work out. Most organizations that do this are non-profit and are supported from sources other than those seeking their help.

Congregate Housing: Congregate communities offer independent living in private, separate apartments and the opportunity to share activities of daily living with other residents. They may offer rental or ownership units.

Low-Income Housing: In many communities there is housing with subsidized rent for older individuals with low and moderate incomes. Rent is adjusted to a percentage of a resident's income and is below market value. The local housing authority should have the information for low-income housing.

Continuing Care Retirement Communities (CCRCs): CCRCs, or communities offering Life Care, are designed to offer active seniors an independent lifestyle and a private home, regardless of future medical needs. CCRCs may require buy-in, or an up-front annuity purchase followed by monthly payments covering services, amenities, and needed medical care. The buy-in may be refundable in part or not at all. CCRCs provide the availability of multiple levels of care without the uncertainty of wondering where one will live. When choosing a CCRC, look for stable management (non-profit is usually best) and check to see if you can get some of your money back if you decide you want to move.

Assisted Living: Assisted Living (or Residential Care for the Elderly/RCFE) offers help with non-medical aspects of daily activities in an atmosphere of separate, private living units. This option may be likened to congregate living for residents who are less able to function independently in all aspects of their daily lives. Licensing is required in some states.

Board and Care, Residential Care, or Foster Care: Board and care provides a homelike setting with supervision and care for four to ten residents—often in a converted private home. (Foster care, available in some states, is limited to two residents.)

Nursing Homes: A nursing home, skilled nursing facility (SNF), or rest home is a place of residence for people who require constant nursing care and have significant deficiencies with activities of daily living. Residents include the elderly and younger adults with physical disabilities. Adults 18 or older may stay in an SNF to receive physical, occupational, and other rehabilitative therapy following an accident or illness.

Alzheimer's Facilities: Early-stage Alzheimer's patients may be accommodated in a congregate or independent wing of a multi-level campus. Many assisted-living communities accept and successfully house early-stage residents. As the disease progresses, patients develop argumentative behavior, "sundowning," and wandering habits. Generally, Alzheimer's communities are best equipped to deal effectively with this middle-stage patient.

Senior Day Care: Senior day care varies from "custodial care," with programs for stimulation and rehabilitation, to day care, which provides medical care and procedures. This service helps older couples or caregivers keep their loved ones at home longer.

Senior Short-Term Housing (Vacations and Snowbirding): Senior short-term vacation housing offers the chance to try before you buy. It allows one to take advantage of a senior community in a distant location. Individuals, who are too frail for the rigors of hotels and restaurants for multiple days, may vacation at a slower pace with needed care available.