

Housing Options for Independent Seniors

Independent living facilities can be a great option for seniors who would like to maintain their active lifestyle but who no longer want the upkeep of home ownership. However, not all independent living facilities are alike. This white paper should answer your preliminary questions about finding an option that works for you.

What is an Independent Living Facility?

As the name suggests, independent living facilities are for seniors who are able to be independent, without needing help with the activities of daily life. Independent living facilities allow seniors to live in apartments, condominiums, or single-family homes with amenities like on-site security, transportation, dining and entertainment. The services and amenities offered would be a boost to your quality of life as opposed to being a safety issue. For seniors who need nursing services, housekeeping, or help with the activities of daily life, assisted living facilities are better able to provide that level of care.

However, in some independent living facilities, there are options available to help seniors age in place and increase the level of services when needed. Below we outline the various independent living options available:

- **Senior Villages:** Senior villages are a growing trend for seniors who would like to age in place, remaining in their own homes. Each senior village is different because they are grassroots volunteer organizations, but in most cases, seniors pay annual dues for access to the senior village volunteer network. These volunteers help seniors in the village network with driving, odd jobs, gardening and errands. Volunteers also act as liaisons to professional services.
- **55+ Communities:** This is generally the most independent option when it comes to senior-specific housing, and involves buying a home or condo as opposed to renting. Grounds maintenance and some social activities may be provided but cooking and cleaning is done by the homeowner.
- **Continuing Care Retirement Communities/ Senior Living Communities/ Congregate Care:** These terms all describe a style of independent living facility that offer the most amenities for residents, including any combination of landscaping, housekeeping, transportation, dining plans and social activities. They may be associated with a facility that provides assisted living, dementia care and skilled nursing, allowing residents to increase the level of care when needed without leaving their home.

Estimating Expenses

Senior Villages: The cost varies, but most charge an annual membership fee of \$400-\$1000.

55+ Communities: Because these communities are similar to ordinary housing aside from the age restriction, the process would be the same as buying any other home. You can use [an online calculator](#) to determine how much house you can afford in retirement.

Continuing Care Retirement Communities: Most of these communities require a large lump sum payment plus monthly fees. Keep in mind that the lump sum payment does not contribute to your equity, but in some communities, it is partially refundable to you or your heirs. As of 2014, the median monthly payment in the U.S. for independent living was \$2,520. The median monthly

payment increases to \$3,823 for assisted living. You can find more statistics on the average cost [by state](#) or by [region](#).

How to Search

Start by making a list of facilities to visit in your preferred location. The following resources can help:

Senior Villages

- The [Village to Village Network](#) provides information about senior villages.
- [National Resource Center on Supportive Housing and Home Modification](#) is a non-profit organization that promotes aging in place and independent. The website contains resources on senior housing and home modifications.

Independent and Assisted Living

- The state or local [Area Agency on Aging](#) (AAA). The [Eldercare Locator](#) helps you find the closest Area Agency on Aging (AAA) office and the state long-term care ombudsman's office.
- The [Assisted Living Federation of America](#) (ALFA) provides lists of its member residences by each state. These are mostly for-profit residences. The lists do not include all residences in each state.
- [LeadingAge](#) contains information about housing and long term care services and facilities.
- [National Center for Assisted Living](#) has consumer information on assisted living and other long term care options.

Once you have made a list of places to visit, print out and take along the [AARP assisted living checklist](#) to easily compare your options.

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