

**UWRA FORUM**

# **Housing Options for Older Adults**

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June 20, 2018



# STAYING IN YOUR HOME

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How to make it feasible as long as you are able

## > Positives

- Familiarity
- Long-term relationships – friends, family, community
- Pattern of activities and habits

*These can extend your ability to live independently*

# **THREE ESSENTIALS**

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To extend the time you can stay in your home

- > **Access to assistance**
- > **Assurance that your house can safely accommodate your needs**
- > **Availability of interaction with other people**

# WHEN PROBLEMS ARISE

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The desire to stay in our homes can outlive our ability to do it well: *Nothing stays the same!*

- > Upkeep becomes a burden
- > Wellness and ability may decline
- > Mobility and transportation may be a challenge
- > Neighbors and neighborhoods change
- > Isolation increases

# **CREATIVE ALTERNATIVES**

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Evaluate realistically – may work only for awhile –  
You may have to be your own ‘Sherpa’

## **> Home-sharing**

- with friends/age peers
- across generations

## **> Co-housing**

## **> Moving to live with/near family members**

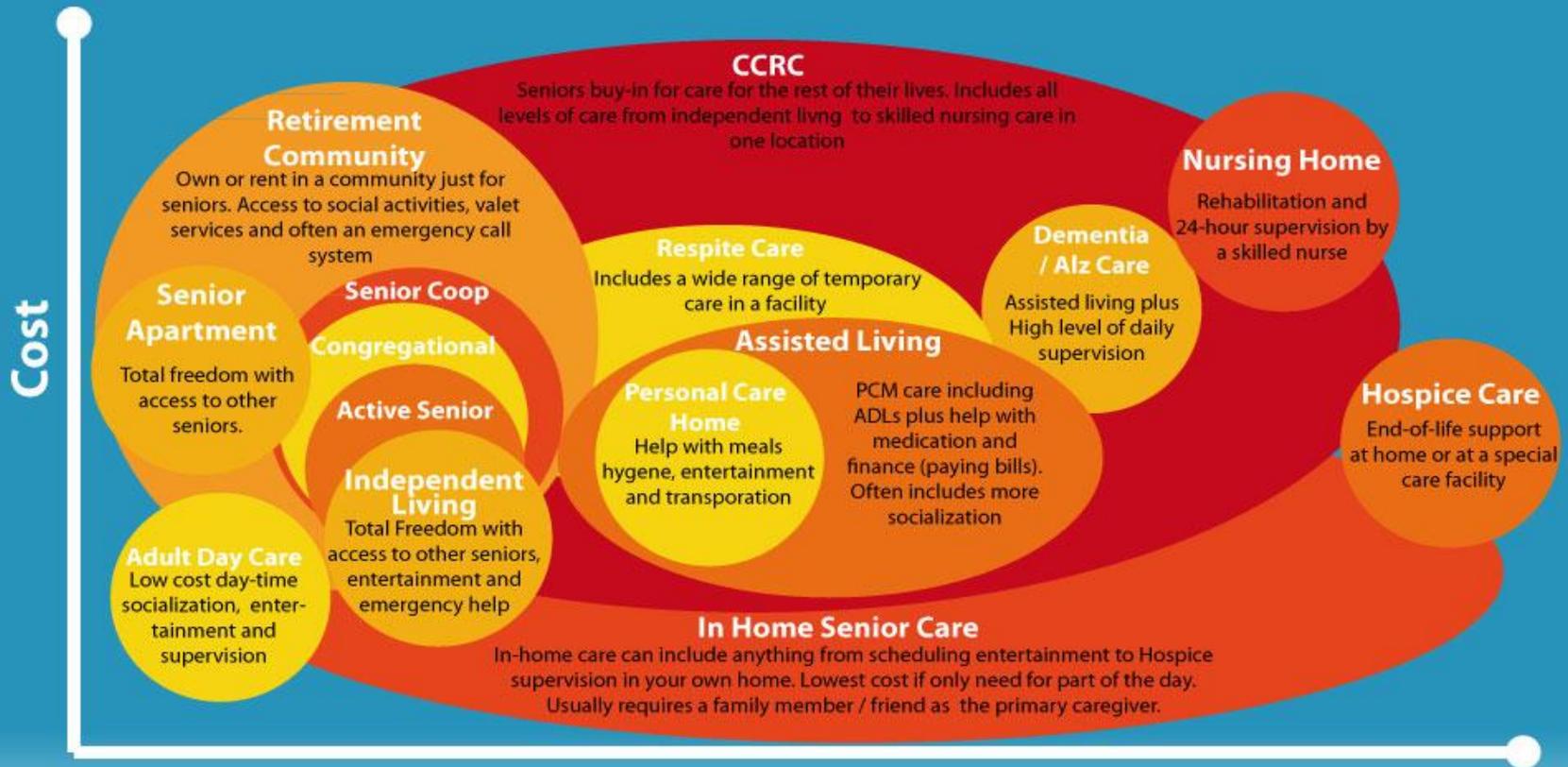
# OTHER OPTIONS FOR RETIREMENT HOUSING

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- > “Right-sizing” to an apartment or condominium
  - For those with time and health, a next step
    - > Provides privacy with proximity to community
    - > Easier lifestyle; fewer stairs; lock-and-go
  - Remember to plan for management fees
  - May still need services

*Ref: Hearthstone*

# The Senior Living Spectrum



This bubble graph shows how different types of senior care overlap and the relationship between the level of care and the cost.

Create by SeniorLiving.Org

# LOW-INCOME OPTIONS FOR OLDER ADULT HOUSING

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- > **Apartments in 'Senior' buildings**
  - **Seattle Housing Authority**
  - **Senior Housing Assistance Group (SHAG)**
- > **Affordable retirement communities**
  - **Northhaven** (month-to-month; most levels of care)
  - **Foundation House** (independent and assisted living)
- > **Expect waiting lists!**

# TYPES OF RETIREMENT COMMUNITIES AND LEVELS OF CARE

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## ACTIVE LIVING RETIREMENT COMMUNITIES

- > **Independent living**
  - > **Buy-in arrangements**
  - > **Programs (social, educational, wellness)**
  - > **Few support services**
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- > **Example: Trilogy**

# TYPES OF RETIREMENT COMMUNITIES AND LEVELS OF CARE

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## MONTHLY RENTAL RETIREMENT COMMUNITIES

- > **Independent living**
  - Types and levels of assisted care variable or you hire
  - You may have to move if your health changes significantly
- > **Lower entrance fee, no buy-in; you keep your nest egg**
- > **Cost per month often comparable to buy-in + monthly costs of CCRCs**

Examples: University Houses, Merrill Gardens

# TYPES OF RETIREMENT COMMUNITIES AND LEVELS OF CARE

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## CCRCs-Continuing Care Retirement Communities

- > Independent and assisted living; skilled nursing; sometimes memory care
- > Upfront buy-in + monthly fee
  - Guarantees continuing care
    - > Monthly costs rise as level of care increases
  - All or part of buy-in fee may be refunded on exit

Examples: Bayview Manor, Mirabella, Horizon House, Wesley Homes, Hearthstone

# TYPES OF RETIREMENT COMMUNITIES AND LEVELS OF CARE

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## LIFE CARE COMMUNITIES

- > **Up-front buy-in + monthly fee**
  - **Guarantees continuing care at same cost/mo.**
    - > Monthly Fees usually higher than CCRCs
    - > Predictability a plus; most monthly costs do not change as level of care increases
    - > You may be paying for services you don't need/aren't getting

Example: Skyline

# CHOOSING WHERE TO LIVE

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- > **Continuity and familiarity may be important**
- > **Want to be near family -- now, later, never?**
  - If you have children, are they offering to take on some level of care for you? Is this what you want?
  - If you move to be near your family, do not expect them to be your primary social connection
- > **Proximity to other important friends/care supports/DPOA? Medical providers?**

# **CHOOSING WHERE TO LIVE**

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If you move out of state:

- >Check on portability of your medical coverage**
- >Arrange to change medical providers**
- >Make sure your living wills, DPOA and other legal documents will be effective where you move**

# EXPLORING RETIREMENT COMMUNITIES

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Checking it out: Is this place a good fit for you?

**Panelists today, friends, on-line advice:**

**All great sources for ideas about how to narrow your choices among retirement communities.**

# **CULTURE OF RETIREMENT COMMUNITY**

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## Factors to Consider

- > Are the residents your 'peers' in terms of interests, values, backgrounds?**
- > Desired amenities and programs**
  - Intellectual, cultural, social activities
  - Other services
- > Housing management firm (quality, track record, for-profit vs. non-profit)**

# WEIGHING YOUR CHOICES

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Three principles to keep in mind

- > **You're planning now for later**
  - Anticipate change
- > **There is no ideal solution**
  - All housing options have pros and cons
- > **Do an honest self-assessment**
  - Outline your priorities

# **SIGN ME UP – NOT SO FAST**

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## Eligibility

**Most retirement communities with independent living require at move-in**

- > That you can function independently
- > That you can verify your financial solvency
- > That you are of 'sound character'!

## **Non-discrimination laws**

# ***HOW MUCH?!?***

## **DETERMINING WHAT YOU CAN AFFORD**

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### Retirement Housing Affordability Worksheet

#### **> Housing and Food Expenses**

- Note that some costs will increase, others will decrease or disappear
- What's included in monthly fees varies by community

#### **> Personal/discretionary expenses may stay the same**

#### **> Ne\$t egg from sale of your current home**

# OPTIONS FOR WHEN YOU NEED CARE

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Adult Family Homes offer

- > **Room and board in a residential home**
- > **Limit of six residents**
- > **Custodial (personal/hygiene) care**
  - Some include dementia care
- > **Located in residential communities**

# OPTIONS FOR WHEN YOU NEED CARE

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## Assisted Living

- > **Catch-all category – ask questions!**
- > **Various levels of care support Activities of Daily Living (ADL's)**
- > **More expensive than independent living, less than skilled nursing; long-term care ins. may apply**
- > **CCRCs offer assisted living at increased cost**
  - **May include dementia care**
- > **Example: Aegis Living (assisted living with focus on dementia care); CCRCs**

# OPTIONS FOR WHEN YOU NEED CARE

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Skilled Nursing Facilities (Nursing Homes)

## > For residents

- unable to transfer (ex: bed to chair)
- Medical needs or dementia care

## > Skilled nursing, therapy, some medical, custodial care

## > Rehabilitation services (short-term)

## > Part of Life Plan/CCRCs

- Example: Mount St Vincent, Mirabella, Horizon House, Skyline, Ida Culver Broadview

# **ASSESSING QUALITY OF CARE**

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Where to get independent quality ratings or reported concerns

- > Government web sites – Center for Medicare & Medicaid Services (CMS)**
- > Long-Term Care Ombudsman, State of Washington**

# **THE BIG QUESTION: DECIDING WHEN TO MOVE**

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Make your choice while the choice is yours to make

- > Make plans while you can make good ones  
(don't wait to be forced by circumstance)**
- > Keep your children/significant others  
informed**
- > Move while you can adapt to change**
- > Give yourself time to make new friends  
and build community**

# **FOCUS ON YOUR PRIORITIES**

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**What is most important to you at this life stage?**

**How do you want to spend your time and energy?**

# MAKING THE MOVE

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Invest in decreasing your stress

- > **Make the kids get rid of the stuff they've left behind**
- > **Consider hiring help**
  - **Buy the help you need to avoid exhausting yourself**
  - **Services can be purchased a la carte – hire out the jobs you like least**

# AFTER THE MOVE

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Allow yourself time and grace to adjust

- > **Know how you handle change and loss**
- > **Be open to the new**
- > **Accept help**
- > **Find ways to give back**
- > **Maximize the positive results**

# UWRA HOUSING FORUM

# Q & A

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