

# Retirement Housing Types

## Housing other than Planned Retirement Communities

**Cohousing:** A planned community of private living accommodations with extensive common facilities. Resident-developed, owned and managed for more enhanced community. May incorporate intergenerational or extended families.

**Naturally Occurring Retirement Community (NORC):** Neighborhoods or buildings in which a large segment of the residents are older adults (distinguished from “purpose-built” senior housing or retirement communities). NORCs are eligible for some federally-funded services.

**Personal Residence:** Single-family home, apartment, condominium. Condos include some maintenance for a fee. Maintenance, personal care services can be hired on an *a la carte* basis.

**‘Virtual Village’ Neighborhood Communities:** Within existing communities, individuals join together and members pay a fee for staff and service access (volunteer or other) to help older members stay in personal residences longer. Services include transportation, maintenance, errands, more. Seattle-area villages are expanding. Two are: NEST: [www.nestseattle.org](http://www.nestseattle.org) and PNA Village: [phinneycenter.org/village](http://phinneycenter.org/village)

## Planned Retirement Communities

**Active Living/Leisure/Adult Community:** Communities for older adults and retirees who are fully independent. Private homes, usually a community center and health or educational classes. Usually offers few or no accommodations for health or aging-related disabilities.

**Adult Family Home:** Residential single-family homes licensed to care for up to six residents, providing room, board, laundry, one-to-one assistance with activities of daily living, personal care, and social services. May include nursing. May include dementia care.

**Life Plan Communities (Continuing Care Retirement Communities/CCRCs):** Combination of buy-in fee and monthly charges (with the fee partially or fully refundable in some cases), give most residents access to continuing care within the same community. Monthly charges, based in part on apartment size, include rent, utilities, maintenance and housekeeping services and usually one or more meals a day. Fees may increase with care needs; moves may be required within facility as health needs change.

Life Plan Communities include independent living, assisted living and skilled nursing care, usually with dementia care. Most require that residents be healthy at time of admission. Within this housing category and Life Care Communities there are further variations in financial structure.

**Government-subsidized Senior Housing:** Basic senior rental apartments in dedicated buildings with community gathering spaces, no food services. Eligibility based on income of not more than 80% of median income for area. Example resource: Seattle Housing Authority.

**SHAG (Senior Housing Assistance Group):** PNW business consortium offering independent living rental housing for low- to moderate -income older adults. No common dining, housekeeping, assisted-living or health care services provided with rent.

**Retirement Community (month-to-month rental):** Housing paid for on a monthly rental basis, with low or no entrance fee. Cost partially based on apartment size; covers maintenance, housekeeping, some food services and utilities. Other care services, if available, are charged *a la carte*. May or may not offer assisted living; usually do not offer skilled nursing. Skilled nursing and dementia care needs often require a move to another facility.

# ***Terms: Housing Related to Care Needs***

## **Activities of Daily Living (ADLs):**

Basic personal management tasks essential for day-to-day functioning, such as bathing, toileting, dressing, grooming, eating, and transferring (getting in and out of a bed or chair).

## **Adult Day Health Center:**

A day program for frail elders who may require supervision and support; also provides caregivers with respite. Participants have access to nursing oversight, assistance with some personal care tasks, activities and supervision.

Some programs offer transportation to and from the program. Participants typically live in their own home or with a family member who provides care other days, overnight and on weekends.

## **Assisted Living (AL):**

Housing with services for those who need extra help with one or more activities of daily living, but who do not require 24-hour skilled nursing care. Services may be provided *a la carte* on a fee-for-service basis, or bundled. Services may include all meals and/or one or more of the following: personal care, medication assistance, limited supervision, organized activities, and limited nursing services.

Residents reside in private apartments and retain independence and personal choice. Level of available assisted living service varies from community to community.

## **Dementia Care:**

24-hour custodial care for those suffering from dementia to the extent that they require full-time nursing and aide supervision. This congregational-style care is often provided within a skilled nursing facility.

## **Hospice Care:**

A holistic approach to care at the end of life that emphasizes comfort and pain management for terminally ill patients and supportive care for patients and family members. Hospice care may be provided in-home, at a retirement community or in a hospice facility.

## **Independent Living (IL):**

Retirement community housing for independent retirees who do not require support or personal care. Usually includes housekeeping, some meals and programs.

## **Long-Term Care Insurance:**

Designed to help cover custodial, care-related needs for those with disabilities. Coverage depends on the specifics of each policy, but may offset some costs of assisted or skilled nursing care. If you have a policy, don't forget to consider it an asset and file claims against it. Not available for purchase once disability occurs. New policy price typically increases with age at purchase.

## **Memory Support:**

Program to provide reminders and memory triggers to help extend independent functioning in residents who show signs of faltering memory. Often "light" support.

## **Skilled Nursing Facility (SNF):**

A facility that offers 24-hour skilled nursing care for those requiring it, including rehabilitation services such as physical, speech and occupational therapy; assistance with personal care support such as eating, walking, toileting and bathing; coordinated management of patient care; social services and activities.

Some nursing facilities offer specialized care programs for dementia or other illnesses.

Some offer short-term care of frail or disabled persons to give respite to an at-home family caregiver.

## **Wellness:**

Services that promote maintenance of good health, including health education and screening clinics.