



WHAT SHOULD I LOOK FOR IN INDEPENDENT LIVING FACILITIES?

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WHAT SHOULD I LOOK FOR IN INDEPENDENT LIVING FACILITIES?

What you need from independent living depends on your own unique situation. Where would you be most comfortable? Here are a few things to keep in mind:

It's All about the People

No matter what type of independent living facility you consider, you want to make sure you connect with peers and feel comfortable in the community. When you visit the area, talk with some of the residents. Are they people you'd like to know better? Are some of your favorite hobbies or activities available? Are support services timely, with staff friendly and accessible?

Size and Location of Community

There is no set size for an independent living community, so it's really your preference. Do you prefer a smaller size community, or a busier place with more people and opportunities for socialization? Are you comfortable with more compact apartment-style living, or is having a detached home with easy access the ultimate goal? Be sure to visit several communities to get a sense of what is comfortable to you.

Location is another consideration. Some popular retirement/independent living areas are in warmer states such as Arizona, California and Florida. However, consider carefully whether you are prepared to move a considerable distance. It does mean developing a new support network if you don't have family and friends close by, as well as finding new medical care.

Accessibility

Take a look at how accessible the community is, both inside and outside. Do you feel safe coming and going at different hours of the day? Are facilities outside of the community within walking distance, or do you need transportation like a car or cart to get around? How easy is it to get to services such as a common dining hall or recreation center?

In your potential housing unit, get a feel for future adaptability. Are there any stairs inside the unit or outside? Can ramps be added if necessary? Check to see if adaptive devices like grab bars can be easily installed in bathrooms.

Community Resources and Support

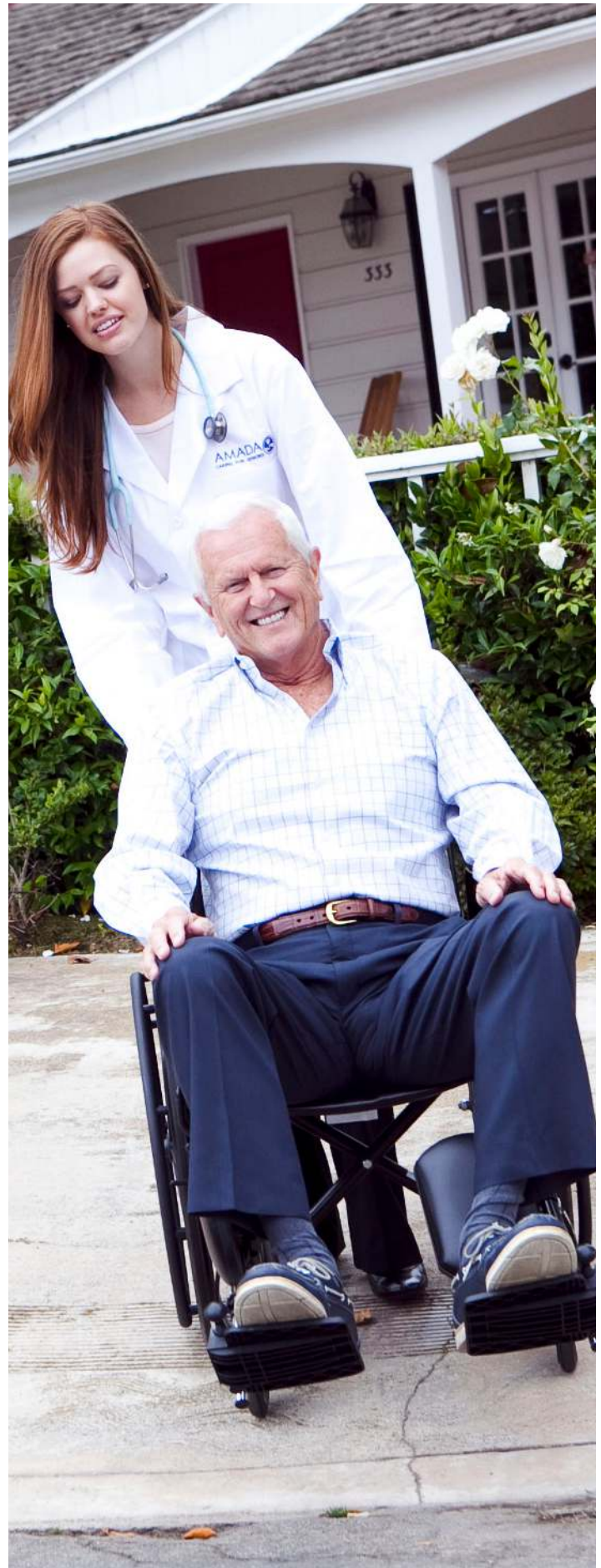
With so much variation in services, think about which are most important to you in an independent living facility. Also, consider services that you may find useful in the future. For example, if you value exercise, consider a community with an exercise area, pool or fitness classes. You may like cooking your meals now but want the option for communal meals in the future. Prioritizing the services you want also helps you budget appropriately, since the more services a community offers, the higher the cost may be.

Costs of Independent Living

There are a range of costs associated with independent living, ranging from subsidized housing for low-income seniors to comprehensive service facilities with other options for long term care. As you consider independent living, prepare a budget to estimate costs you feel comfortable with, taking into account other considerations such as medical bills. There are several websites in the resources section below that offer examples on preparing a budget and making the decision that's right for you.

If you are considering subsidized housing, remember that waiting lists can be quite long, often several years. You may want to begin the process as soon as possible. When considering costs, make sure you are able to comfortably handle both the initial investment and monthly fees. These could range from homeowners association fees to fees you pay for services on site. How many services are included, and how much does it cost to add on services if you need them later?

If you or your spouse are relatively healthy now, but anticipate significant health problems down the line, you may want to consider a Continuing Care Retirement Community (CCRC). These facilities offer a spectrum of care from independent living to nursing home care at the same site and normally require a one-time entrance fee and monthly service fees thereafter.





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