

# Know senior housing on its own terms

BY JEAN BROPHY

If you're 65 or older and considering a move, you may need a little help understanding your housing options, especially with the growth of continuing care housing on the North Shore.

According to the last U.S. census, there are nearly 35,000 adults over the age of 65 living in the communities of Wilmette, Evanston, Glenview, Winnetka, Kenilworth and Skokie.

Many of these older adults are looking at housing options as their living, financial and health circumstances change. The options and terminology can sometimes be confusing, so here is an overview of key facts you should know before you make a move.

In early 2005, the American Seniors Housing Association and the National Investment Center for the Seniors Housing and Care Indus-

tries, along with other major players in the senior housing industry, agreed on standard definitions for a number of property descriptions.

The new definitions, which have been endorsed by the Assisted Living Federation of America; the American Health Care Association; the American Association of Homes and Services of the Aging; and the National Center for Assisted Living, include:

## Independent Living Communities and Senior Apartments

These are age-restricted, multi-family rental properties with access to meals and other services such as housekeeping, linen service, transportation and social and recreational activities.

Residents will not find assistance with activities of daily living such as supervision of medication, bathing and dressing, and there are no licensed

skilled nursing beds on the property.

According to the American Seniors Housing Association and the National Investment Center for the Seniors Housing and Care Industries, more than 32,000 units of non-subsidized senior housing were under construction as of June 30, 2004, in 219 new properties and 72 expansion projects, in 38 states (including the District of Columbia). A report from the groups noted that the 32,000 units represent an increase of 12 percent from 2003 figures, but down from a peak of 65,000 units in 1999.

## Active Adult Communities

These communities are restricted to adults who are 55 and older and may include for-sale single-family homes, townhomes, cluster and mobile homes, and condominiums with no specialized services.

Residents generally

lead an independent lifestyle, and projects aren't equipped to provide increased care as people age.

These properties may include amenities such as a clubhouse, golf course and recreational spaces. Outdoor maintenance is normally included in the homeowner's monthly association or condominium fee.

## Continuing Care Retirement Communities (CCRCs)

These age-restricted properties include a combination of independent living, assisted living and skilled nursing services (or independent living and skilled nursing), available to residents. Resident payment plans vary and may include an entrance fee and rental programs. The majority of the units aren't licensed for skilled nursing.

## Nursing Homes

Licensed daily rate or rental properties are

technically referred to as skilled nursing facilities or nursing facilities where the majority of individuals require 24-hour nursing or medical care.

In most cases, these properties are licensed for Medicaid or Medicare reimbursement. These properties may include a minority of assisted living units for Alzheimer's patients.

## Assisted Living Residences

These state-regulated rental properties provide the same services as independent living communities but also provide, in a majority of the units, supportive care from trained employees to residents who are unable to live independently and require assistance with activities of daily living, including management of medications, bathing, dressing and eating.

These properties may have some nursing beds, but the majority of units are licensed for assisted

living. Many of these properties include wings or floors dedicated to residents with Alzheimer's or other forms of dementia.

Some experts say that many older adults devote more time to planning their children's college education than their own retirement! The key is to thoroughly explore all the options with family members and your advisor before a health or financial crisis forces you to make a quick and un-researched decision.

*Based in Evanston, Mather LifeWays is a not-for-profit organization dedicated to providing a continuum of living and care, making neighborhoods better places for older adults. The organization also implements and shares progressive practices for wellness, workforce issues, memory care support and empowering caregivers. Jean Brophy is Vice President of Senior Living for Mather LifeWays. Reach her at jbrophy@matherlifeways.com.*