

HOUSING OPTIONS FOR THE ELDERLY

In the past, aging seniors had few housing options when a need for care arose – stay at home or go to a nursing home. Today, seniors have many more housing options that offer varying levels of care. As we age, our level of independence decreases and our medical needs increase. Each of us has a unique “aging schedule” requiring a continuum of care. The following housing options provide for varied levels of care.

Active Adult Communities (AAC’s)

AAC’s are communities that usually require residents to be 55 years or older and occasionally 62 years or older. AAC’s are most often apartment-type living with the addition of recreational activities and offer no personal or medical care. This type of housing offers a low-maintenance standard of living.

Adult Day Care

Adult day care provides two different types of care; a socially focused day care which offers social activities and entertainment and medically focused day care which offers a more intense level of care which may include nursing and rehabilitative services. Both types offer a caregiver rest during the day and may allow a senior to remain living in the home. Under certain circumstances, Medicaid may fund adult day care. Adult day care can cost anywhere from approximately \$50 to \$100 per day and may include transportation, meals, services and/or activities.

Assisted Living Facilities (ALF’s)

ALF’s are an option for individuals who do not need 24 hour care. The facility usually offers a small apartment, meals, activities, and assistance with daily living and may include transportation and accompaniment to local stores and doctor’s appointments. In New York State, assisted living facilities can cost anywhere from \$3,000 to \$5,000 per month. Costs increase as a resident’s needs increase. Very few ALFs offer Medicaid financed accommodations.

Nursing Homes

Nursing homes are for those individuals that cannot live independently. Medical staff is available 24 hours per day to assist residents with transferring, bathing, toileting, feeding and medication administration among other things. Activities are also available. The average cost of a nursing home on Long Island is approximately \$10,000 per month. Medicaid may cover nursing home costs for Medicaid eligible residents.

Continuing Care Retirement Communities (CCRC’s)

CCRC’s present three stages of care: independent living; assisted living; and skilled nursing. As a resident’s needs increase, he or she moves to the appropriate level of care. Residents usually enter CCRC’s at the independent living stage and are most commonly required to be in good health. CCRC’s may offer different types of contracts-some requiring a large down payment with additional monthly payments.

When choosing senior housing, it is important to thoroughly read any contracts involved and review the facilities rules and regulations. You should consider having an attorney review the contract for you.