

SENIOR LIVING ARRANGEMENTS

Oh my, its Spring

- Time to get plants, mulch, potting soil, get the flowers/vegetable beds ready

Oh my, its Summer

- Is the lawn mower working; where is the number for the guy who cut my grass last year; who is gonna maintain my pool?

Oh my, its Fall

- Look at all the leaves; the flower beds need to be put to sleep **for** the winter; where is the number of the guy who raked my leaves last year?

Oh my, its winter

- Where is my snow shovel, is the snow blower working;do we have enough de-icer, is the car winterized?

Is it time to consider living where these projects don't consume your time and thoughts?

- Senior living arrangements options – How do you start?
- Are you looking for yourself, family member, or friend?
- What options are available?
- Do you need immediate services or just starting to look at availability?

Getting Started

- Be clear about your needs
- Are you active, able to drive, shop, dress, and prepare meals?
- Are you starting to need help with medication, activities of daily living?
- Has a situation occurred that medical/physical issues are making it difficult, if not impossible to live safely at home?
- Are home repairs starting to become difficult or just a bother?
- It is time to share your concerns with your family.

Options

- Staying at home with all the memories – holidays, birthdays, new babies?
- Is it a one floor ranch or a multiple story with laundry in the basement?
- It is not how large your home is, but how much space we use.
- It is not how much money you have, but how much you want to spend.

Considerations

- Is the mortgage paid?
- Can you afford to continue to pay the mortgage, taxes, utilities, insurance?
- Are modifications available and affordable?
 - Home elevators, chair lifts, outdoor ramps, kitchen modifications to reach everyday items, widening doors to accommodate wheelchairs and walkers, toilet chairs, handrails, bathroom modifications (walk in tubs, showers, shower chairs, toilet chairs, hand rails, etc.)

Approximate Costs

- Subject to change
- Find prices on-line, at your pharmacy, stores like Med-Mart.
- Examples – electric bed - \$2050.00, lift chair - \$600 – \$3,000 (if doctor writes prescription, may get the cost of the lift mechanism paid for with insurance), wheelchair - \$299.00 and up, shower chair - \$60.00- \$80.00
- What is the resale value of the house when you no longer live there?

Do you have access to affordable services?

- Cleaning
- Transportation
- Bathing
- Meal preparation
- Non-medical help can run \$15 - \$25 per hour.
- Medical assistance (LPN or RN) can cost \$25 - \$50 per hour

Time to consider downsizing?

- All of the previous things need to be considered when looking for a new house
- Location is important – close to family and friends, doctors, groceries, senior centers, golf courses, church, and other services

Senior housing option

- Many types available – senior apartments/condos (many with HOA fees and restrictions), senior independent living communities, assisted living communities, and skilled nursing homes.
- Many have vans to transport you to doctor's appointments, shopping, and planned events – ball games, movies, etc.
- Some encompass independent living, assisted living, and skilled care. These are called continuing care communities. These are attractive if your partner is physically less capable.

Benefits

- Living independently, yet having appropriate services as the need arises, can make transitions easier
- Staff will get to know you, levels of care are available as needed, and being close to your partner can be stress-releiving

- In a cold weather state like Ohio, thinking about senior living is more of a need than a want
- Statistically, people who live in retirement communities live longer and stronger

Reasons to live in a retirement community

- #1 – socialization – loneliness kills
- #2 – Peace of mind
- All offer similar services: meals, transportation, housekeeping, activities, doctors, podiatrist, lab work, store, library, and a relationship with a home care agency.
- Meal packages vary
- Meals for visitors is available for a small fee

Senior apartments

- Studio, one bedroom, 2 bedroom is for your personal use.
- The community is yours to use as you desire. There may be patio homes in some communities.
- It is never too late to start looking. Decide where you want to be. Google senior living/neighborhood
- Make arrangements to visit 4-6 places, take pictures, notes
- From there, make your short list – then check them out again – ask for a meal, participate in an activity. These will help you decide if you “fit”

Questions to ask

- Cost plus added fees, Medicare/Medicaid accepted, VA benefits accepted
- Pet friendly
- Walking space
- Parking – assigned, covered, garages
- Family owned (local or out of state)
- Church owned (SEM) may have large up-front fee, guaranteed residence for life

Questions (con't)

- Most communities have someone to help with Medicaid application
- Do staff have background checks
- Security, fire alarms, sprinklers, smoke detectors, fire doors

Other considerations

- Transportation – can you drive safely
- Are you financially stable
- Is it time to consider saving for this eventuality
- Include your family in this process

Resources

- Council on Aging – Passport Program, other services
- VA services
- Medicare.gov
- Referral companies – National: A Place for Mom, Caring.com
 - Local: Oasis, Care Patrol, Eldercare connections, homecare services, Local realtors