



Types of Senior Housing

In order to help you understand the various types of senior housing, here are some quick summaries.

Senior Focused Living

These are typically apartments, or condominiums that are exclusive to seniors of a minimum age. Usually they require that at least one occupant of an apartment be at least 55. They may or may not offer group amenities such as club houses or community rooms, recreation, planned socials or meals. But residents are active, mobile (walkers etc. are usually fine) and interested in peer group interaction and socializing. Residents are responsible for their own shopping, cleaning, transportation, meals, and healthcare. Some homes call themselves Senior Apartments or Retirement Communities and usually are on a monthly rental basis. These apartments are not licensed by the state, nor supervised in any special way.

Continuing Care Retirement Community (CCRC)

Continuing Care Retirement Communities (and the similar Life Care Communities) offer a "continuum of care". Usually on the same campus they will provide Independent Living, Assisted Living and also Skilled Nursing services so that residents may remain with their friends and familiar surroundings even if they need additional care. CCRC's and Life Care involve a contract and guarantee a lifelong residence. Most require residents to pass health and financial requirements and include substantial entry fees or "purchase" (\$70,000-\$1M) in addition to the monthly fees (\$3,000-5,000). Some involve both a minimum age (usually 62) and maximum (usually no later than 83) at entry. These communities are licensed by the California Department of Social Services.

Independent and Assisted Living

Independent and Assisted Living Communities offer a variety of combinations but usually include individual apartments with their own kitchens or kitchenettes. Included in the monthly rents (\$2500-6000) are meals, activities, weekly housekeeping and laundry, transportation, security systems, emergency response systems and entertainment. Seniors can move in as independent but, if needed, communities usually offer levels of personalized supportive services such as medication monitoring, and help with Activities of Daily Living (ADL) such as bathing, dressing or grooming. Independent and Assisted Living may require a moderate one-time entry fee of \$1000-3000. Assisted living apartments are licensed by the California Department of Social Services.



Alzheimer's & Dementia Care

These homes can be stand-alone or a special wing or floor of a larger, mixed community. Usually they have locked or alarmed exits to prevent wandering. Caregivers are specially trained and they offer special programs designed for the special needs of Alzheimer's and other related memory disorders. These homes request payment monthly in the range of \$3500-\$7000. These homes are licensed by the State Department of Social Services.

Residential Care or Board & Care

Usually a single-family home, in a quiet neighborhood with probably no more than six residents. Caregivers are on duty 24 hrs to provide a close, supportive environment that approximates family style living but includes personal assistance. These homes can accept dementia and Alzheimer residents if they have the training and this may be a less expensive option than the larger, specialized homes. These homes are licensed by the State Department of Social Services.

Affordable or Subsidized Housing

Both private organizations and the federal Housing and Urban Development office offer underwriting of some types of Senior Housing. There are many different restrictions that vary by county and facility but, in general, a resident must prove that assets or income are below certain levels as compared to the neighborhood. Residents must requalify every year. The underwriting could make available "below market-rate" or as low as 30% of net income units in many very desirable communities. Waiting lists for these units are common and can be for 3 months or three years. These are almost always month-to-month rentals. Usually services such as meals, housekeeping or transportation are not offered so seniors must be quite independent. Usually these are licensed by HUD or supervised by private charities or churches.

Skilled Nursing

Skilled Nursing Facilities (SNF) provide medical services that do not require actual hospitalization. Sometimes called Convalescent or Rehabilitation Hospitals, these services can be recuperative after surgery or illness. Payment is usually quoted per day like hospitals. Most accept Medicare but fewer accept Medi-Cal. In the case of a Life Care Community, this would be an included service. Skilled Nursing Homes are licensed by the State Department of Public Health.

Questions? Contact Senior Seasons. 650-851-5284