

# The Housing Maze

## Introduction

Whether someone you love is considering a move for social, health, economic, or security reasons, there are a wide variety of housing and living arrangements to explore. Whatever the reason, don't be discouraged by what appears to be a "housing maze".

While most older people want to remain in their own homes, many give little thought as to what they would do if their needs changed. It is helpful to be aware and think about the varied options before a crisis may arise so decisions aren't made under stress, in the haste of the moment.

## Planning for the Future

It would be nice to have a crystal ball to help plan for the future. Since this isn't possible, it is important to take stock of the present situation and anticipate future needs. Two plans may need to be made, one being contingent upon the "worst" case scenario, the other on the "best." Should a need arise, a plan may be adapted accordingly.

Begin by helping your family member evaluate their financial resources. Can they continue maintaining their current living arrangement? Are they aware that Medicare essentially pays nothing toward the costs of long term care? What arrangements need to be made now to provide for future needs?

It is also necessary to take an honest look at their social supports and health. If they are intending to rely on family members or friends in some way, it is vital to involve these individuals early in the planning process. A family meeting can help open communication and clarify expectations for everyone. It is also important for the family to understand the older person's wishes. Their physician should be consulted about potential future needs, particularly if they are diagnosed or suffer from a chronic ailment.

## Nursing Homes

If your family member can no longer manage in his or her current home for financial, physical, or psychological reasons, be aware that there are many options other than living with family or moving to a nursing home. Nursing homes are typically the most restrictive housing alternative available. Residents require a twenty-four hour nursing environment for direct care and supervision of their needs. If needed there are numerous materials available to help locate a quality home. A CARIE Line advocate can provide this type of information.

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### **Personal Care Boarding Homes/Assisted Living**

Personal care boarding homes offer an alternative to those who do not require a nursing home, but are not able to live on their own. Services that are typically offered include: a twenty-four hour supervised environment, meals, housekeeping, personal care assistance such as bathing and dressing, transportation, and recreation. Residents must be able to get to the bathroom, dining room, and to social activities independently. Costs and quality of care vary widely.

Similar services and supervision are also provided by Domiciliary or Foster Care programs. Impaired older adults are found homes in private residences, where the care provider is trained to meet their needs.

Assisted living facilities are a newer option being marketed to older consumers. The range of services and the quality of care provided vary widely among facilities. Most offer private rooms or apartments, and can provide personal care assistance if needed.

### **Retirement Communities**

There are also a variety of rental retirement communities that are designed for senior citizens and offer each resident a separate apartment or home. At a minimum, services usually include social activities, security, and limited transportation. Meals and housekeeping may also be offered. Continuing Care Retirement Communities, also referred to as life care facilities, provide a wide range of services, and essentially ensure that an individual will be cared for, no matter what the need. A large entrance fee is required, in addition to monthly payments. Be sure to review any contract carefully and investigate the community's financial stability to ensure your or your loved one's investment.

### **Subsidized Housing**

Subsidized housing for low income older people can be an option for those with financial problems. Like retirement communities, services vary among subsidized complexes; but, since government resources are utilized, rent is lower, sometimes as low as 30% of one's monthly income. One big drawback is that most subsidized apartments are filled, and have waiting lists of one to two years or more.

### **Home Sharing**

Home sharing is an alternative which involves two or more unrelated individuals living together in a single residence or apartment. Each individual has a bedroom and shares all other rooms. This may be an excellent option for those who don't want to live alone, or who may want a little extra income. Rent may be lowered in exchange for chores. There are shared housing programs and matching services which may help facilitate an arrangement. Never allow someone to move into your or your relative's home without carefully checking references, and having a clearly specified agreement.

**For more information, contact the Center for Advocacy for the Rights and Interests of the Elderly (CARIE) at (215) 545-5728 or, outside Philadelphia, (800) 356-3606.**