

INTRODUCTION

Many types of alternative living arrangements for older persons are available in the Atlanta region. However, finding an affordable facility that has a vacancy can sometimes be difficult. Lack of knowledge about the different alternatives and what they offer can certainly add to the consumer's frustration.

When considering housing options, remember that the best housing choice depends on an older person's personal needs, financial resources and his or her level of functioning.

The different types of housing options vary greatly in size, services, amenities and cost. This information sheet provides definitions for some of the most common types of retirement housing. It is designed to assist older persons or their families in selecting the most appropriate living arrangements.

INDEPENDENT LIVING

This type of housing offers a variety of choices appropriate for older persons whose physical and mental health allow them to continue living on their own, with no assistance or very limited assistance. Individuals considering this type of housing should generally be able to walk, get up from a chair or out of bed, bathe, dress, prepare meals, take medication without assistance and have bladder and bowel control. Some facilities may have a dining room where meals are offered.

Examples of independent living include subsidized housing facilities, supported by the federal or state government where residents usually pay about 30 percent of their income toward the rent, and independent retirement communities especially designed for older persons. Some apartment communities not specifically built for older people may have designated areas set aside for them or offer discounts on the rent. This type of housing may or may not offer any kind of organized support services. Except for the subsidized housing, costs vary depending primarily on services offered and size of apartments.

SUBSIDIZED HOUSING

Section 8 and Rent Supplement programs provide very low and low-income families with decent, safe and sanitary rental housing through the use of a system of housing assistance programs. Under the Section 8 program, the Department of Housing and Urban Development (HUD) makes monthly payments on residents' behalf to the apartment complex. Residents are required to pay 30 percent of their adjusted income for rent. Allowable adjustments for residents 62 years or older, or residents who are disabled, include medical expenses (insurance premiums, doctor or dentist fees, medications, etc.) and a monthly established allowance.

In addition to the minimum qualifications outlined above, each apartment complex may have individual tenant selection criteria, such as credit reports, previous landlord references, personal references, housekeeping habits, etc.

To apply for Section 8 and rent supplement programs, interested individuals may contact his or her local public housing authority directly or the nearest HUD office to determine if a facility is subsidized and to verify vacancies or waiting lists. Public housing authorities may offer a housing choice voucher to allow tenants to move from one subsidized unit to another. Housing authorities and HUD can offer additional information on the function of these programs.

PERSONAL CARE HOME/ASSISTED LIVING

Personal care homes in Georgia are also often referred to as assisted living facilities. This is probably because of the similarity in services available to residents of the two types of facilities. Both a personal care home and assisted living facility must be licensed and operate in accordance with the state's rules and regulations for personal care homes.

Typical services provided in an assisted living facility include medication reminders, transportation, housekeeping and laundry services. Residents who are not appropriate for nursing home placement but who need watchful oversight may want to explore this



living arrangement. No medical services are provided in these facilities, and individuals who are bedridden are not appropriate for assisted living facilities or personal care homes.

Services provided by personal care homes include three meals a day, 24-hour on-site staff, protective care and watchful oversight, assistance with personal care such as bathing, grooming, dressing and toileting and supervision of self-administered medications. Accommodations may include private or semi-private bedrooms, shared or private bathrooms and common areas such as a living room and kitchen/dining room. Personal care homes are prohibited by law from employing physical or chemical restraints.

For more information about personal care homes, please request AgeWise Connection's fact sheet, "About Personal Care Homes," or visit our Web site at www.agewiseconnection.com.

CONTINUING CARE RETIREMENT COMMUNITIES

This housing option offers older people a continuum of care as long as they remain in the retirement community. Residents of these facilities may move from independent living to personal care or assisted living to nursing home care, depending upon the scope of their contract with the facility and their physical needs.

Under a contractual agreement, several types of accommodations and a variety of services and amenities can be arranged. In addition to providing living units, meals and healthcare, continuing care retirement communities (CCRCs) may also offer organized recreational and social activities, exercise classes, transportation and personal conveniences such as beauty/barber shops, banking privileges, convenience stores, etc.

Some CCRCs charge an entrance fee. The contractual agreement between the resident and the facility can be quite extensive. Review it carefully and consult with an attorney or other advisor before you sign it if it contains anything you are uncertain about.

A continuing care retirement community offers a lifestyle that appeals to both the single and married older person. This type of community is different from the other housing and care options because it offers a continuum of housing, services and nursing care usually on one site, to meet residents' needs in a familiar setting as those needs change over time.

AGEWISE CONNECTION: YOUR SOURCE FOR INFORMATION ABOUT SERVICES FOR OLDER ADULTS

Call AgeWise Connection at 404.463.3333 whenever you need help finding services for older adults in metro Atlanta, 24 hours a day, seven days a week, or visit our Web site at www.agewiseconnection.com. AgeWise Connection is a program of the Atlanta Regional Commission, Area Agency on Aging for the 10-county Atlanta region.

Please note that any and all information provided about service providers is intended for referral purposes only. AgeWise Connection of the Atlanta Regional Commission does not license service providers nor guarantee the quality of service they will provide. Therefore, the staff are in no position to endorse or recommend any provider versus another. The decision to use any service provider is the responsibility of the individuals needing the service or their family.