

Independent Living Retirement Communities

Is your elder able to live independently—without needing constant care—but can no longer handle the maintenance involved in owning a home? Is staying home too much work, but moving to an assisted living facility or nursing home too drastic?

If so, an independent living retirement community may be the best option. Independent living retirement communities are designed for active seniors who want to continue living on their own while being free from home maintenance.



Retirement communities allow active elders to live independently—without the burden of maintaining a house.

What Are Independent Living Retirement Communities?

Independent living retirement communities have various designs. Some are designed like apartments or condominiums, and others are more like single-family homes. All of them provide special services geared specifically toward seniors, and they are staffed by people who understand the needs of seniors.

Some communities, called life-care retirement communities or continuing care retirement communities, offer the option of buying, renting or leasing an apartment—often at a higher rate—with the guarantee of a space in a skilled nursing facility when the need arises. These types of communities typically have higher fees, but they often offer similar services.

Services

Independent living retirement communities vary in what services they provide, but here are a few common ones:

- **All exterior and some interior maintenance:** Including landscaping, mowing and repairs.
- **Security:** Screening of visitors.
- **Activities:** Shopping trips, day trips and organized events.
- **Amenities:** Tennis courts, swimming pools, exercise and activity rooms.
- **Meals:** Meal plans are available, and also the option of preparing meals in your own apartment.
- **Health care:** Some communities offer limited nursing or other health care, in conjunction with a health care facility.

Rent or Own?

Some independent living retirement communities have rental units, and others require residents to purchase their own home unit. Decide which is best in your situation; purchasing involves more responsibility and commitment, whereas renting allows more flexibility but less security. Both renting and owning, however, will give the senior all of the available services.

Fees for Services

Which services are covered by what fees varies from community to community. Some have a monthly fee that covers most of the services, and others charge a fee per service. Make sure that you understand whether a given facility has one set fee or a fee-per-service schedule, and decide which one would be the best bet. Although the fee-per-service may seem cheaper, residents who plan on using many of the services might want to pay a flat fee.