

Housing Options for Today and Tomorrow

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Whether age 45 or 85, understanding housing and related service options is critical in making housing choices now and in planning for the future. The home design, layout, features, maintenance, cost, location, and services available can help or hinder the ability to continue to live “on our own.” This publication addresses housing options and related services potentially available in communities.

In some communities, housing options and services are limited. However, with creative thinking, planning, and work, options may be developed through collaborations of volunteers, city or county government, social services, grants, public and private funders, businesses, and others in the community. Creating a collaborative task force to identify housing and related service needs and potential solutions can lead to more housing and service options. According to research conducted in 134 rural communities in nine Midwestern states, communities that have a housing committee or task force, a city planning or housing department, and an organized way to assess housing needs are more likely to have housing and services for the elderly (Niemeyer, et al., 2006).

Housing Options

Many people choose different types of living arrangements over time. Their reasons for housing changes may include: potential lower housing expenses, wanting to travel more, the desire to be closer to family or have more social contact, reduced responsibility for maintenance and upkeep, more convenient location, closer to needed services, or the need for greater day-to-day assistance. There are many options to consider in choosing housing. Because definitions, licensing, and regulations may vary, check state and local requirements. For more information about group housing in your area, contact the *Eldercare Locator* at (800) 677-1116 or your area office on aging.

Existing single-family housing. Some people prefer to stay in their own single-family house.

Advantages: privacy, the home is familiar, may hold many memories and be in a location near family and/or friends. Social networks are established. *Disadvantages:* The home may have too much area inside and outside to

manage. Upkeep and maintenance may become more difficult and costly as the home and the owner age. Distance and lack of public transportation may limit mobility, creating a lack of social interaction and isolation for some.

Innovations in technology, such as email, video conferencing, and cell phones, now make communication easier. Some homes can be adapted to be more functional and safe. More stair railings, better lighting, a first-floor bathroom, bedroom, or laundry, smooth surface floors, grab bars, a transitional sloped entry, and other modifications can be added.

House sharing is living in a home with another person who is not a family member. Generally, each person has a part of the home that is private, such as a bedroom, while areas like the kitchen or living room are shared. House sharing can be done with another older person or with a younger person who can help with home maintenance and upkeep.

Advantages: reduced living costs, the opportunity to remain in one's own home, and companionship. Some

communities have programs to match people interested in house sharing. *Disadvantages:* loss of privacy, differences in lifestyle may create conflicts. Having a legal professional involved in the initial arrangement to protect the rights of each person may help prevent problems.

Apartments are self-contained units typically in a complex of four or more units.

Advantages: fewer responsibilities for maintenance and repairs. *Disadvantages:* Noise may be a problem. Some leases restrict pets, length of time visitors may stay, and modifications to the apartment structure or walls.

Accessory apartment is a self-contained and independent apartment within an existing house. Some people live in accessory apartments that are part of the homes of family or friends or they convert part of their home into an accessory apartment. They may rent the apartment or move into the apartment and rent the remaining house.

Advantages: reduced living expenses, opportunity to remain in one's own home; and ability to maintain independence while having assistance nearby. *Disadvantages:* cost of creating the apartment, zoning restrictions that may limit accessory apartments, increased responsibility and liability as a landlord, and possible landlord/tenant problems and conflicts.

ECHO (Elder Cottage Housing Opportunity) housing is a small, self-contained house on the same property as an existing single-family home. The house is designed to support independent living while being near family and/or friends. They may be pre-built components or manufactured and moved on-site and can be sold and moved later.

Advantages: allows independent living in an extended family or caregiver situation while maintaining privacy. *Disadvantages:* This option will generally encounter zoning restrictions and can be challenging to achieve. Contact the community or county zoning official about any regulations. Where more land is available, zoning ordinances may be less restrictive.

Board-and-care home or group home, domiciliary, or personal care homes are typically non-medical, community-based facilities that provide protective oversight and/or personal care, meals, and lodging to one or more residents with functional or cognitive limitations. State definitions, oversight, regulations, and licensing vary. In Nebraska, this licensure category has been rolled into the assisted living category. Check on the oversight provided.

Advantages: There may be fewer residents (four to six) in a home setting with staff available 24 hours. *Disadvantages:* Some services may not be provided onsite.

Retirement housing or communities include some form of age-segregated housing for independent older people. A typical minimum age is 50 to 55 years.

Retirement housing may be a single project or an entire community. Multiple forms of housing are represented, such as single family, detached units, or apartments. Tenure arrangements include owning or renting, or condominium ownership, in which individual residences are privately owned but commons areas are jointly owned.

Advantages: Typical retirement housing has some design features to accommodate the aging person. Some services, such as recreation facilities, social events, housekeeping, transportation, and emergency call systems, may be included. *Disadvantages:* Costs vary widely. Some limit visits by younger people to a maximum period of days or months. Services may be more limited than in assisted living complexes.

Assisted living or congregate housing is similar to retirement housing except more services are provided. It is intended for older people who need some assistance but still are able and want to live independently and do not need the level of nursing care provided by a nursing home. Most are rental apartments. Assisted living facilities must be licensed and meet regulations.

Advantages: One or more meals are usually provided in a common dining room, but residents still live independently within the complex. Help with everyday tasks such as bathing, dressing, and taking medication or other supportive services may be provided. There are usually more organized activities. Housekeeping, laundry, and transportation are typical services and may have separate fees. *Disadvantages:* They vary in types of services offered so be sure the facility is capable of meeting the needs. Know all the potential services offered and not offered. Residents may have to move again when more care is needed. Some facilities may not participate in Medicaid or have very limited participation and may require that the resident leave when his or her assets are depleted. Costs vary widely and depend in part on services needed. The Nebraska average monthly cost for a one-bedroom unit was \$2,411 in 2007, compared with a national average of \$3,008/month (National Clearinghouse for Long-Term Care Information, 2008, www.longtermcare.gov).

Life-care or continuing care communities are housing complexes or communities offering several living arrangement options and care levels to meet individual needs. Typical facilities range from independent housing to skilled nursing care. To protect your assets, know the conditions for refunds or moving out if you decide to relocate, and the financial stability of the business.

Advantages: Additional support services can be added as needed. Residence is a lifetime arrangement and may offer a sense of security. This is different from retirement housing or assisted living in which a person may need to seek new housing arrangements at another location when he or she can no longer maintain the required level of independence. *Disadvantages:* A large entrance

fee is typical, in addition to monthly costs. Certain assets may need to be assigned to the community. Professional legal assistance and an accountant's help may be needed to investigate the financial stability and future of the life-care community and to determine if personal assets to cover costs are sufficient. Monthly maintenance fees vary and may range from \$400 to \$2,500 or more. Buy-in or entrance fees can range from \$20,000 to \$400,000 or more. It is important to understand what the entrance and maintenance fees cover.

Extended care facilities or licensed nursing homes are convalescent care facilities for people who do not require hospitalization but cannot be cared for at home due to an illness or disability. The facility is used for the lodging, boarding, and nursing care on a 24-hour basis for four or more persons who, because of mental or physical incapacity, may be unable to provide for their own needs and safety without some assistance. Nursing homes are required to have a licensed nurse on duty 24 hours a day. During at least one shift each day, one of those nurses must be a registered nurse. Some nursing homes provide skilled nursing care. An Alzheimer's special care unit may be present. To compare specific nursing homes, their costs, services, staff ratio, and more, go to: www.medicare.gov/NHCompare.

Advantages: Provides short-term or extended care services primarily for in-patients who require nursing care and related medical services that are less intense than services in a hospital. A wide range of services, such as physical, occupational, and speech therapy, is available. **Disadvantages:** May be costly. The average cost for a private room in Nebraska in 2007 was \$146/day with a semi-private room at \$125/day (2007 Cost of Care Survey, www.longtermcare.gov). Nursing home national averages range from about \$55,000 to \$74,825 per year.

Meet with doctors, nurses, therapists, and other experts or advisors to see if arrangements can be made to provide care at home.

Support Service Options

To help people stay in their own homes, various support programs may be available in a community or area. These programs may be administered through government agencies (such as social services), religious groups, charitable organizations, or private businesses. The availability and type of services may depend on location. Fees vary. Nebraska's area agencies on aging offer assistance in locating support services. Go to www.eldercare.gov or call (402) 471-4623 or 1-800-942-7830 (Nebraska only) to find the area agency on aging that serves your community.

Examples of support programs that may be available in communities include:

Yard care. Some communities have volunteer groups to assist. Most communities have people available for hire to do outdoor work, including lawn care, tree trimming, and snow removal.

Home health care assists with treatment and recuperation following an illness or injury, and with management of a chronic health problem. A physician typically orders physical or other therapies for a time period. The visiting nurses program or private nursing agencies provide services on a regular or as needed basis. Nationally, home health aide services average about \$29 per hour (2008), and \$30/hour in Nebraska.

Homemaking or chore services help with cleaning, personal care, food shopping, meal preparation, and laundry for a limited period or on a regular basis. The homemaker services average hourly rate in Nebraska is about \$16.61 (Cost of Care Survey, 2007, Genworth Financial, www.longtermcare.gov.)

Adult day service is a supervised setting outside a person's own home during the day. It may offer physical and social activities, meals, and recreation. Some offer limited health-related services. The costs range from \$59 to \$61 a day (Older Nebraskan's Voice, Vol. 38, No. 5 2007; www.longtermcare.gov, 2007).

Nutrition programs include home-delivered meals (Meals on Wheels) or group meals at a local center to provide low cost, nutritious food and social interaction. Some offer nutrition counseling. UNL Extension offers nutrition education.

Transportation is available in some communities. Agency services such as handi-van or volunteer services offer rides for appointments, groceries, and other needs.

Visitor/companion programs provide visitors (typically volunteers) to call or visit on a regular basis or in case of an emergency. They provide reassurance and companionship.

Home adaptation programs offer consultations and visits to assist people in making their home safer and more functional if they have a physical limitation. Others may provide limited funds to add railings, grab bars, smooth thresholds, or ramps.

Assistive technology programs are available in most states to help people with disabilities find ways to live and work as independently as possible with the use of assistive devices and services. Contact the Nebraska Assistive Technology Partnership at (402) 471-0734, toll-free in-state: (888) 806-6287, email: atp@atp.ne.gov, or Web: <http://www.atp.ne.gov/>. Offices are in Lincoln, Omaha, Kearney, Columbus, and Scottsbluff. Educational offices are in Cozad, Ainsworth, Ogallala, Omaha, and Wakefield.

Home repair in some communities includes special programs offering regular maintenance, weatherization, or repair services or financial assistance for home maintenance and repair. Weatherization services, through area Community Action Agencies, can help reduce energy costs and may mean more money in the budget for other needs.

Subsidized senior housing is offered by some federal and state programs to help pay for housing for older people with low to moderate incomes.

Medical alert or life line services include devices worn by the individual that can send an alert to a central location such as a hospital, health care facility, or volunteer group. In an emergency, the person presses a button on the device to get help. The central location calls one of three names listed as contacts until one is found who can check on the person.

Making Decisions

Don't wait until a crisis, such as the death or disability of a spouse, to think about and plan for the types of housing and related services that may be desired or needed. Thinking about the future, planning for possible changes in housing, and knowing what is important can help people make informed decisions.

Explore your own housing considerations and future plans by first completing the *Housing Considerations: What is Important to Me?*, *Support Service Options for People*, and the *Housing Options* checklists available at <http://communityprograms.unl.edu/programs.html>. Then complete a search for other services and housing options in your own community or communities of your choice. **Be sure to ask about total costs, costs per month, additional services fees, waiting period, regulations, and whether the items important to you, such as allowing a pet or proximity to services, are available. By knowing the available services and options, independent living can be enhanced.**

For More Information

Long-term care — Go to U.S. Department of Health and Human Services National Clearinghouse for Long-Term Care Information at www.longtermcare.gov.

Nursing Home Compare — provides detailed information about the past performance of every Medicare and Medicaid certified nursing home in all states at www.medicare.gov/NHCompare.

Housing and housing related services — Contact the 211 phone service or go to <http://www.211.org/>. Contact housing agencies and organizations and

your area social service agencies or check the phone book yellow pages and city and governmental pages.

Eldercare Locator — provides information about community support services across the U.S. at www.eldercare.gov.

Housing options and adaptations — information available through eXtension at: <http://www.extension.org/family+caregiving+housing/articles>.

Housing Options for Older Adults: A Guide for Making Housing Decisions — National Association of Area Agencies on Aging 20-page publication at www.eldercare.gov/eldercare/Public/resources/fact_sheets/pdfs/Housing%20Options%20booklet.doc

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Housing Considerations: What is Important to Me?

Complete the following checklist to identify what is important to you in housing choices.

How Important Is? Indicate NA = Does Not Apply	Very Important	Important	Somewhat Important	Not Very Important
Living in my present home				
Living near my children				
Living near other family members				
Living near my friends				
Living near a place of worship				
Living close to medical services and facilities				
Living close to stores and other shopping facilities				
Living close to recreational facilities				
Public transportation — community services access				
Keeping costs to a minimum				
Having someone to share my home				
Keeping my own furnishings and other personal items				
Keeping my pet with me				
A room or space of my own				
Living in a home-like environment				
Having a large amount of space				
Having my own yard				
Living in a rural area				
Living in a town or community				
Living near people my own age				
Living near people of different ages				
Freedom from home maintenance				
Assistance with home maintenance				
Having numerous activities available to me				
Security and safety				
Walkable community, walking paths				
Other considerations that are important to me: a. b. c. d.				

Support Service Options for People in Their Own Homes

Use this checklist to investigate support services in your own or nearby communities.

Support Services Available	Yes	No	Limited	Cost	Contact
Information and Referral					
Home Health Care					
Mental Health Advocacy					
Nutrition/Meals — Home Delivery — Group Centers					
Transportation — Handi-van — Volunteer					
Personal Care Services					
Telephone Reassurance					
Outreach (Home Visits)					
Recreation/Education — Senior Centers					
Legal Service					
Financial Advice					
Employment (Job Service)					
Homemaking or Chore Services					
Home Repair/Repair Services					
Weatherization					
Visiting Programs or Companion Services					
Home Assessments — Home Adaptation					
Medical Services: — Physician — Hospital — Dentist — Pharmacy — Other					
Medical Alert or Life Line Service					
Transportation					
Day Care for Adults					
Assistive Technology					
Other Services available:					

Housing Options for People

Use this checklist to identify the housing options available in your own or nearby communities.

Housing Options Available	Yes	No	Limited	Costs per Month/Year	Other Costs or Fees	Contact in Area
House Share						
Retirement Housing						
Accessory Apartments						
ECHO Housing						
Assisted Living or Congregate Housing						
Life-Care Communities						
Board-and-Care Homes						
One-Level Single Family Home or Duplex						
Extended Care or Licensed Nursing Home						
Apartments or Condominiums With Universal Design Features						

Additional Community Options and Resources

Resource	Costs per Month/Year	Contact

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Community Lesson EVALUATION

Form for Members/Participants

1. **I am:**

- Under 29
- 30-39
- 40-49
- 50-59
- 60-69
- 70 or older

2. **Are you attending this program as part of a club/group/etc.?**

- Yes No

If so, please specify which club, group, organization/agency or other:

3. **Please indicate which lesson you completed:** (check one)

- Bullying
- Fitting in the Fiber
- Housing Options for Today and Tomorrow
- Make Sure It's Done the Way You Want: Advance Directives

4. **How much of the lesson did you complete?** (check one)

- All
- About half
- About one quarter

5. **Did you complete the** (circle an answer for each question):

- | | | |
|---|-----|----|
| a. <i>Housing Considerations: What is Important to Me?</i> checklist? | Yes | No |
| b. <i>Support Services for People in Their Own Home</i> checklist? | Yes | No |
| c. <i>Housing Options for People</i> checklist? | Yes | No |

6. Please indicate whether you agree or disagree with the following statements. Circle a number for each statement.

As a result of this lesson	Strongly Disagree	Disagree	Agree	Strongly Agree
This topic is important to me and addresses issues that I need to know more about.	1	2	3	4
I am more knowledgeable about the topic covered.	1	2	3	4
I will use this information in making informed decisions in the future.	1	2	3	4
The information covered in this lesson will impact my life in a positive way. One way is (please list):	1	2	3	4
I will share this information with others who could use this information.	1	2	3	4
Because of this lesson, I will make a change in what I do related to this topic. Changes I plan to make include (please list):	1	2	3	4
As a result of this lesson				
I am more knowledgeable about housing options.	1	2	3	4
I am more knowledgeable about housing related service options.	1	2	3	4
I now see that there are more options available in our community than I had thought.	1	2	3	4
I would like to see more housing and service options available in our community.	1	2	3	4
I want to create a task force or have one created to study housing options and related service needs in our community.	1	2	3	4
I am more aware of housing considerations that are important to me.	1	2	3	4

7. Identify any housing options that are needed in your community, but are not currently available.

8. Identify any support service options that are needed in your community, but not currently available.

Comments:

**Thank you for completing this form and returning it to your extension office or to
University of Nebraska–Lincoln Extension, 211 Agricultural Hall,
University of Nebraska–Lincoln, Lincoln NE, 68583-0703**