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Our area is experiencing an explosion of new housing for older adults. Having choice about where to live is good! But having so many options can also be overwhelming.

Let's start with "**assisted living**." Until 2004, New York State did not have a common definition of "assisted living" and many housing facilities used the term loosely. But now an entity that uses the term "assisted living" must be licensed and regulated by the State and must provide or arrange for the following:

- On-site monitoring
- Daily food service
- Personal care services and home care services including help with grooming, dressing, bathing and eating (either directly or indirectly)
- Case management
- Housekeeping/laundry
- Activities and recreational opportunities
- Medication assistance and medication supervision.

It is very important to ask what type of personal care service is provided; some Assisted Living Residences include a minimum of personal care related services (e.g., daily dressing and weekly bath assistance) in the monthly rent, but charge extra fees, by the hour or by a flat fee, for assistance above and beyond the base level of care provided. Medication management may also be charged as an additional fee.

Another category of housing looks and acts like "assisted living" but is not licensed/regulated by the State. We call these facilities "Independent Senior Housing with Services." On-site services include at least one meal a day, housekeeping, transportation, socialization and laundry. Personal care services are usually offered through a licensed home care agency at an additional cost. Facilities that are not licensed by New York State may not market themselves as "assisted living" or assistive living or any derivation of such terms.

Residents of both types of housing private pay for monthly rents that range from \$2000 to \$4000 a month. Some of the newer long term care insurance policies include an assisted living benefit or will cover home or personal care services provided by a home health care agency.

An "Adult Home" is licensed and regulated by the New York State Department of Health. Residents live in private or semi-private rooms with private or shared bathrooms. Services include meals, housekeeping, laundry/linen service, limited transportation services, social activities, some personal care, medication management and 24 hour supervision. Many Adult Homes accept only private payment, but some individuals may be eligible for Supplemental Security Income (SSI) funding depending on their income and resource levels. Some long term-care insurance policies cover a portion of the cost of this level of care.

An Enriched Housing Program is licensed to provide long-term care for individuals who typically are living in apartment buildings that do not provide services. Included are some meals, housekeeping, laundry, some supervision, assistance with medications, personal care assistance, case management services and structured

activity programs. Supplemental Security Income (SSI), for those who qualify based on income and assets, will pay for Enriched Housing Program services.

Housing choices, however, are even more varied than these definitions imply. "Senior living communities" offer as many as a half dozen different levels of campus-style housing including cottages or town homes where snow plowing and lawn service are provided, independent living apartments usually in low-rise buildings, apartments with services like a daily meal and housekeeping, licensed assisted living, and skilled care in a nursing home. On these "campuses" additional amenities include recreation and socialization opportunities, pools, game and computer rooms and small libraries.

New York State also has 12 certified "Continuing Care Retirement Communities" (CCRCs). (A local example is the Summit at Brighton.) When choosing a CCRC, you pay an entrance fee, in addition to monthly rent, which entitles you to one of two "Life Care" components. Under one type of contract, you will not pay additional fees should you need long-term care for any length of time. Under the second type of contract, you are entitled to a specified number of days of long-term care without a change in your monthly rent.

If you need help with a housing decision, call Eldersource at 325-2800 or Lifespan at 244-8400.

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