



Senior Living Communities: A Wonderful Option for Aging in Place

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As we age, finding the right living arrangement becomes crucial to maintaining our quality of life. Senior living communities offer a fantastic option for aging in place, providing a supportive environment tailored to our needs. In this article we'll explore the four main types of senior living communities and the invaluable role of senior care advisors in helping you choose the perfect fit.

Independent Living Communities

- Ideal for seniors who can live independently but prefer not to manage a home.
- Offer meals, transportation, housekeeping, and a vibrant social environment.
- Residents live in apartments or studios and pay monthly fees for room and board.
- Amenities may include art studios, swimming pools, beauty salons, libraries,

fitness centers, walking trails, community gardens, general stores, and game rooms.

- Activities may include exercise classes, art and craft classes, music and dance, parties, game nights, day trips, and religious services.
- Home care agencies can be hired for help with activities of daily living if needed, just as you would in a private home.

Assisted Living Communities

- Provide support for seniors needing assistance with daily activities like bathing, dressing, and toileting.
- Offer similar activities and amenities as independent living communities.
- A nurse case manager assesses physical and cognitive abilities to develop a personalized care plan.
- The level of care and cost depend on this assessment.

Memory Care Communities

- Designed for individuals with Alzheimer's, dementia, or other memory-related conditions.
- Offer specialized care, safety features, and structured activities for people with dementia.
- Higher cost due to added security and support.

Continuing Care Retirement Communities (CCRCs)

- Provide a continuum of care including independent living, assisted living and skilled nursing care, so residents do not have to move as their need for care increases.

- Require an entrance fee ranging from \$175,000 to \$1,000,000, depending on the community, apartment size, and contract type.
- Monthly fees vary and may increase with higher levels of care.
- Assessments are conducted upon application, and certain pre-existing conditions may not be accepted.

The Role of Senior Advisors

Senior advisors play a crucial role in helping families select the right community. They have in-depth knowledge of various senior living communities and evaluate each senior's unique needs, preferences, and financial situation to recommend the most suitable option. Senior advisors provide objective and unbiased recommendations, as they do not receive special incentives from individual communities. Their services are generally free of charge to clients, with compensation paid by the senior living communities.

Choosing the right senior living community can be a daunting task, but with the help of senior advisors, you can find a place that feels like home and supports your needs as you age gracefully.

**About the authors: Kathy Moniello and Pam Kirkby are Seniors Real Estate Specialists and Certified Aging in Place Specialists with the Forevermore Homes Team of Coldwell Banker.*

For more information or for a referral to a senior advisor, contact Kathy at 203.710.6317 or Pam at 203.988.8690.

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